

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A. D. 1728 by Benj. Franklin

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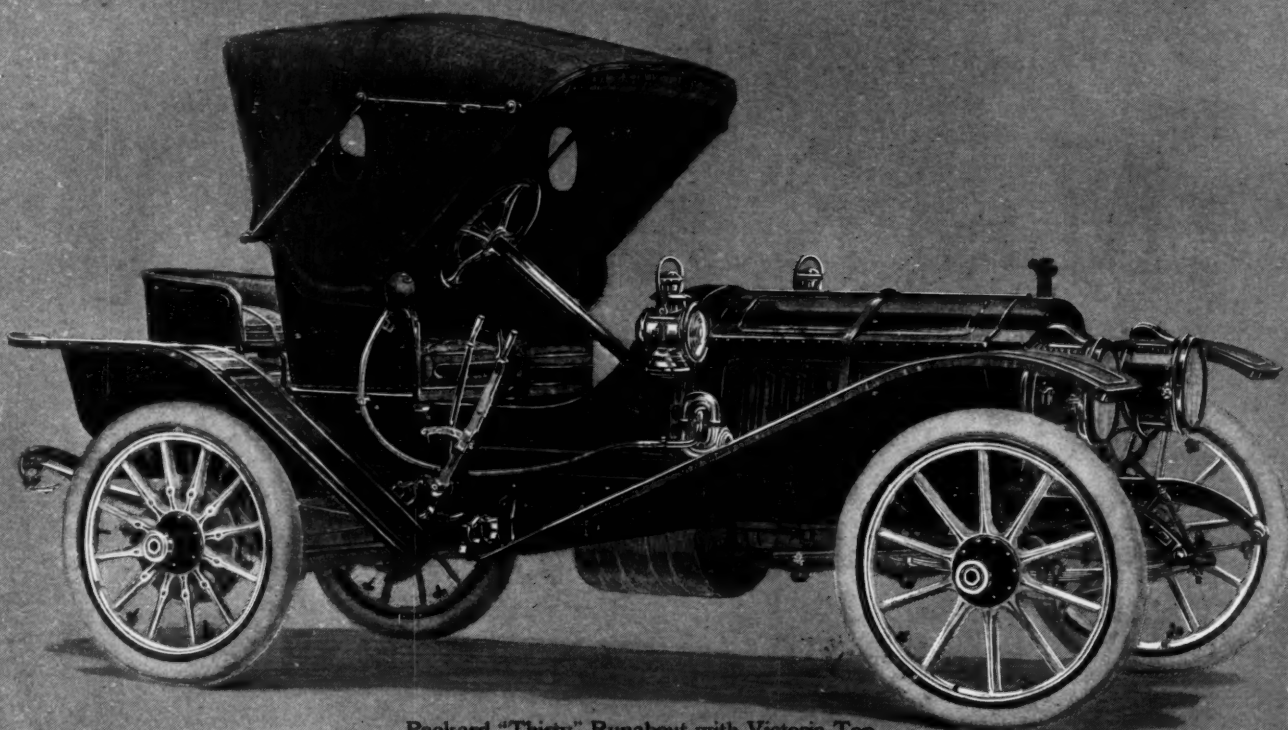
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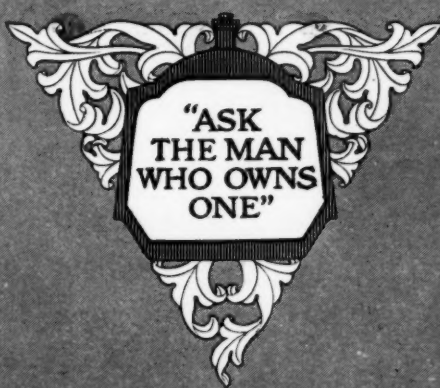
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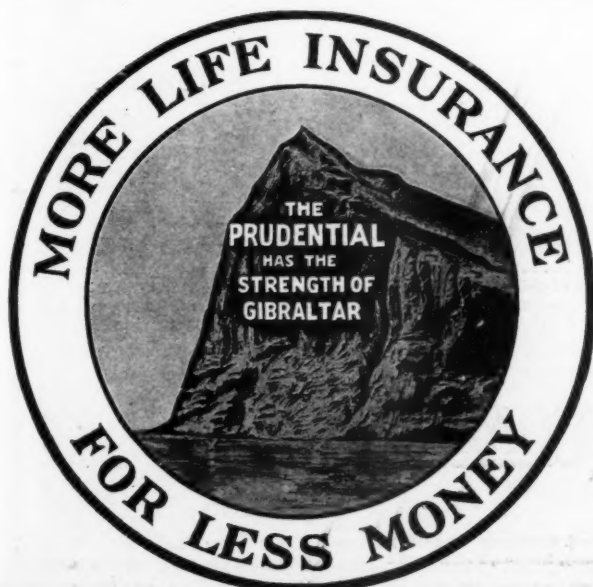
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The Cheapest Way to Warm a House

THE advantages of warming a house by Hot-Water, Low-Pressure Steam, or Vacuum Heating are now too well known to be doubted by any one. It is only the question of costs that needs argument. If all owners of homes would figure further than first cost, old-fashioned heating methods would be more rapidly abandoned. It is the

fuel costs that count—the constant expense that continues as long as the house shall stand. The fuel saving of Hot-Water, Steam, or Vacuum Heating will pay 15 per cent to 20 per cent (many users save as high as 50 per cent) annually on the extra investment for the outfit, and those dividends are perpetual. Can you invest money better or more safely than in this way?

The saving of but one ton of coal in a year will equal the interest upon \$100, which covers the difference in cost of one of our outfits as compared with a hot-air furnace for a good-sized house.

There are other savings more important than fuel, but they cannot be so accurately figured in dollars. All housewives know how much extra house-cleaning old-fashioned heating methods necessitate, as they bring ashes, soot, and coal-gases into the living-rooms; also that they soon ruin carpets, wall-paper, and draperies.

But the health-saving of our way is most important. A house warmed by IDEAL Boilers and AMERICAN Radiators has no cold corners, no drafts—just cozy, even warmth in every room and hallway. It is because of their pure, clean, uniform warmth that our outfits are exclusively used in all modern hospitals—which largely owe their existence to unsanitary, uneven heating conditions still found in many homes. So, too, in many cities and in some States the law now compels that all newly built schools shall be warmed and ventilated by Steam or Hot Water. If your child is thus wisely, sanitarily protected in school, why not yourself adopt this right way of heating your home, since the prices are now so reasonable? IDEAL Boilers and AMERICAN Radiators are put in thousands of buildings each year to replace old-fashioned heating methods which have been tried and abandoned. Ever heard of any one going back to old-fashioned heating after trying our way?

IDEAL Boilers and AMERICAN Radiators placed in homes or buildings are permanent investments. They do not rust or wear out—need no repairs—and will last as long as the building. If owner becomes a landlord, they enable the *whole* investment to command usually 10 per cent to 15 per cent increased rental; or owner gets full money back when property is sold. Bankers grant larger loans and more readily on property thus modernized.

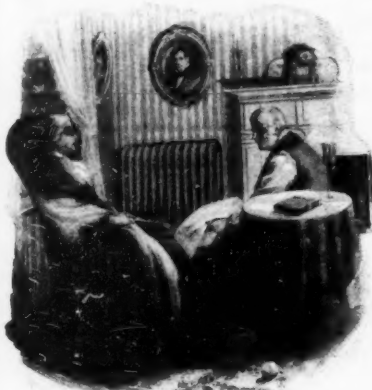
IDEAL Boilers and AMERICAN Radiators are more valuable to the building than the veranda, bay window, or any other feature. So, too, the little larger first cost could be quickly made up by omitting the useless inner doors, extra chimneys, mantels, fancy lamps that are never lighted, books never read, vases which contain no flowers, etc.

IDEAL Boilers are made to fit 3-room cottages to 90-room buildings or larger. They are made in forms to burn hard or soft coal, screenings, lignite, gas-house coke, wood, gas, etc. They are made on the unit or sectional plan, so will pass through cellar door of any building already erected, and can be made larger or smaller if building is later altered in size. They are made of the finest grade of new iron and are put together so they cannot get out of order. They are absolutely safe—a child can run one. Three or four gallons of water added twice a season will keep the boiler filled. They take up all the heat from the fuel, and deliver it just where needed—without passing up ashes or coal-gases to the living-rooms. Fire runs without attention for at least eight hours in coldest weather. We cannot here

explain all—so please ask for free book.

Outfits are quickly put into OLD buildings—farm or city—in mid-winter without tearing up, annoying occupants, or disturbing old heating methods until ready to start new. Just the season to get the services of the most skillful fitters—the finest workmanship! *Prices are now most favorable.*

Don't delay, but write, telephone, or call for our catalogue (free), which contains information valuable to every owner and tenant.



Brings solid comfort and good cheer to the old folks in the old home.



The warm home welcome is sure in a well-heated cottage.

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A No. 015 IDEAL Boiler and 175 ft. of 38-in. AMERICAN Radiators, costing the owner \$118, were used to Steam heat this cottage.



A No. 1-22 W IDEAL Boiler and 422 ft. of 38-in. AMERICAN Radiators, costing the owner \$220, were used to Hot-Water heat this cottage.



A No. 3-22 IDEAL Boiler and 600 ft. of 38-in. AMERICAN Radiators, costing the owner \$295, were used to Hot-Water heat this cottage.



A No. 2015 IDEAL Boiler and 150 ft. of 38-in. AMERICAN Radiators, costing the owner \$110, were used to Steam heat this cottage.



A No. 3-22 IDEAL Boiler and 400 ft. of 38-in. AMERICAN Radiators, costing the owner \$240, were used to Hot-Water heat this cottage.

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Does the Mind Rule the Body?



Whose One Amusement in Life is to Enjoy Ill-Health

Thinking Yourself Back to Health

By Woods
Hutchinson
A.M., M.D.

ILLUSTRATED BY HARRISON CADY

The attitude of the medical profession toward mental influence in the treatment of disease is neither friendly nor hostile. It simply regards it as it would any other remedial agency, a given drug, for instance, a bath, or a form of electricity or light. It is opposed to

ONE of the dearest delusions of man through all the ages has been that his body is under the control of his mind. Even if he didn't quite believe it in his heart of hearts, he has always wanted to. The reason is obvious. The one thing that he felt absolutely sure he could control was his own mind. If he couldn't control that, what could he? Ergo, if man could control his mind and his mind could control his body, man is master of his fate. Unfortunately, almost in proportion as he becomes confident of one link in the chain he becomes doubtful of the other. Nowadays he has quite as many qualms of uncertainty as to whether he can control his mind as about the power of his mind over his body. By a strange paradox we are discovering that our most genuine and lasting control over our minds is to be obtained by modifying the conditions of our bodies, while the field in which we modify bodily conditions by mental influence is steadily shrinking.

For centuries we punished the sick in mind, the insane, loading them with chains, shutting them up in prison-cells, starving, yes, even flogging them. We exorcised their demons, we prayed over them, we argued with them—without the record of a single cure. Now we treat their sick and ailing bodies, just as we would any other class of chronic patients, with rest, comfortable surroundings, good food, baths and fresh air, correction of bad habits, gentleness and kindness, leaving their minds and souls practically without treatment, excepting in so far as ordinary, decent humanity and consideration may be regarded as mental remedies—and we cure from thirty to fifty per cent, and make all but five per cent comfortable, contented, comparatively happy.

We are still treating the inebriate, the habitual drunkard, as a minor criminal, by mental and moral means—with what hopeful results let the disgraceful records of our police courts testify. We are now treating truancy by the removal of adenoids and the fitting of glasses; juvenile crime by the establishment of playgrounds; poverty and pauperism by good food, living wages and decent surroundings, and all for the first time with success.

In short, not only have all our substantial and permanent victories over bodily ills been won by physical means, but a large majority of our successes in mental and moral diseases as well. Yet the obsession persists, and we long to extend the realm of mental treatment in bodily disease.

That the mind does exert an influence over the body, and a powerful one, in both health and disease is obvious. But what we are apt to forget is that the whole history of the progress of medicine has been a record of diminishing resort to this power as a means of cure. The measure of our success and of our control over disease has been, and is yet, in exact proportion to the extent to which we can relegate this resource to the background and avoid resorting to it. Instead of mental influence being the newest method of treatment it is the oldest. Two-thirds of the methods of the shaman, the witch-doctor, the medicine-man, were psychic. Instead of being an untried remedy it is the most thoroughly tested, most universal, most ubiquitous remedy listed anywhere upon the pages of history—and, it may be frankly stated, in civilized countries, as widely discredited as tested. The proportion to which it survives in the medicine of any race is the measure of that race's barbarism and backwardness. Today two of the most significant criteria of the measure of enlightenment and of control over disease of either the medical profession of a nation or an individual physician are the extent to which they resort to and rely upon mental influence and opium. Psychotherapy and narcotics are, and ever have been, the sheet-anchors of the charlatan and the miracle-worker.

it, if at all, only in so far as it has tested it and found it inferior to other remedies. Its distrust of it, so far as this exists, is simply the feeling that it has toward half a hundred ancient drugs and remedial agencies which it has dropped from its list of working remedies as obsolete, many of which still survive in household and folk medicine. My purpose is neither to champion it nor to discredit it, and least of all to antagonize or throw doubt upon any of the systems of philosophy or of religion with which it has been frequently associated, but merely to attempt to present a brief outline of its advantages, its character and its limitations, exactly as one might of, say, calomel, quinine or belladonna.

As in the study of a drug, the chief points to be considered are: What are its actual powers, what effects can be produced with it, both in health and sickness? What are the diseases in which such effects may be useful, and how frequent are they? In what way does it produce its effects, directly or indirectly?

The first and most striking claim that is made for mental influence in disease is based upon the allegation that it has the power of producing disease and even death; the presumption, of course, being that, if able to produce these conditions, it would certainly have some influence in removing or preventing them. Upon this point the average man is surprisingly positive and confident in his convictions. Popular literature and legend are full of historic instances where individuals have not merely been made seriously ill but have even been killed by powerful impressions upon their imaginations. Most men are ready to relate to you instances that have been directly reported to them of persons who were literally frightened to death. But the moment that we come to investigate these widely-quoted and universally-accepted instances we find ourselves in a curious position. On the one hand, merely a series of vague tales and stories, without date, locality, name or any earmark by which they can be identified or tested. On the other, a collection of rare and extraordinary instances of sudden death which have happened to be preceded by a powerful mental impression, many of which bear clearly upon their face the imprint of death by rupture of a blood-vessel, heart failure or paralysis in the course of some well-marked and clearly-defined chronic disease, like valvular heart-mischief, diabetes or Bright's disease.

Upon investigation most of these cases which have been seen by a physician previous to death have been recognized as subject to a disease likely to terminate in sudden death, and practically all in which a post-mortem examination has been made have shown a definite physical cause of death. The fright, anger or other mental impression was merely the last straw, which, throwing a sudden strain upon already weakened vessels, heart or brain, precipitated the final catastrophe. In some cases, even the sense of fright and the premonition of approaching death were merely the first symptoms of impending dissolution.

The stories of death from purely imaginative impressions, such as the victims being told that they were seriously ill, that they would die on or about such and such a date, fall into two great classes. The first of these, death at a definite date, after it had been prophesied either by the victim or some physician or priest, may be dismissed in a few words, as they lead at once into the realm of prophecy, witchcraft and voodoo. Most of them are little better than after-echoes of the ethnic stories of the "Evil Eye," and of bewitched individuals fading away and dying after their wax image has been stuck full of pins or otherwise mutilated. There have occurred instances of individuals dying upon the date at which some one in whose powers of prophecy they had confidence



"Why, My Dear Mr. So-and-So, What is the Matter? How Ill You Look!"

declared they would, or even upon a date on which they had settled in their own minds and announced accordingly; but these are so rare as readily to come within the percentage probabilities of pure coincidence. Most such prophecies fail utterly—but the failures are not recorded, only the chance successes.

The second group of these alleged instances of death by mental impression is in most singular case. Practically every one with whom you converse, every popular volume of curiosities which you pick up, is ready to relate one or more instances of such an event. But the more you listen to these relations, the more familiar do they become, until, finally, they practically simmer down to two stock legends which we have all heard related in some form.

First, and most famous, is the story of a vigorous, healthy man accosted by a series of doctors at successive corners of the street down which he is walking, with the greeting:

"Why, my dear Mr. So-and-So, what is the matter? How ill you look!"

He becomes alarmed, takes to his bed, falls into a state of collapse and dies within a few days.

The other story is even more familiar and dramatic. Again it is a group of morbidly curious and spiteful doctors who desire to see whether a human being can be killed by the power of his imagination. A condemned criminal is accordingly turned over to them. He is first allowed to see a dog bled to death, one of the physicians holding a watch and timing the process with: "Now he is growing weaker! Now his heart is failing—now he dies!"

Then, after having been informed that he is to be bled to death instead of guillotined, his eyes are bandaged and a small, insignificant vein in his arm is opened. A basin is held beneath his arm, into which is allowed to drip and gurgle the water from a tube so as to imitate the sounds made by the departing life-blood. Again the death-watch is set and the stages of his decline are called off:

"Now he weakens! Now his heart is failing," until finally, with the solemn pronouncement, "Now he dies!"



Gaze Fixedly at Some Bright Object Like a Mirror

he falls over, gasps a few times and is dead, though the total amount of blood lost by him does not exceed a few teaspoonfuls.

A variant of the story is that the trick was played for pure mischief in the initiation ceremonies of some lodge or college fraternity, with the horrifying result that death promptly resulted.

The stories seem to be little more than pure creatures of the same force whose power they are supposed to illustrate—amusing and dramatic fairy-tales, handed down from generation to generation from Heaven knows what antiquity.

Death under such circumstances as these may have occurred, but the proofs are totally lacking. One of our leading neurologists, who had extensively experimented in hypnotism and suggestion, declared a short time ago: "I don't believe that death was ever caused solely by the imagination."

The Limited Possibilities of Mental Healing

NOW, as to the scope of this remedy, the extent of the field in which it can reasonably be expected to prove useful. This discussion is, of course, from a purely physical point of view. But it is, I think, now generally admitted, even by most believers in mental healing, that it is only, at best, in rarest instances that mental influence can be relied upon to cure organic disease, namely, disease attended by actual destruction of tissue or loss of organs, limbs or other portions of the body. This limits its field of probable usefulness to the so-called "functional diseases," in which—to put it crudely—the body machine is in apparently perfect or nearly perfect condition, but will not work, and particularly that group of functional diseases which is believed to be due largely to the influence of the imagination.

Nowhere can the curious exaggeration and overestimation of the real state of affairs in this field be better illustrated than in the popular impression as to the frequency in actual practice of "imaginary" diseases. Take the incidental testimony of literature, for instance, which is supposed to hold the mirror up to Nature, to be a transcript of life. The pages of the novel are full, the scenes of the drama are crowded with imaginary invalids. Not merely are they one of the most valuable stock properties for the humorist, but whole stories and comedies have been devoted to their exploitation, like Molière's classic *Le Malade Imaginaire*, and Médecin Malgré Lui.

Generation after generation has shaken its sides until they ached over these pompous old hypochondriacs and fussy old dowagers, whose one amusement in life is to enjoy ill-health and discuss their symptoms. They are as indispensable members of the *dramatis personae* of the stock company of fiction as the wealthy uncle, the crusty old bachelor and the unprotected orphan. Even where they are only referred to incidentally in the course of the story, you are given to understand that they and their kind furnish the principal source of income for the doctor, that if he hasn't the tact to humor or the skilled duplicity to plunder and humbug these self-made sufferers he might as well retire from practice. In short, the entire atmosphere of the drama gives the strong impression that if people—particularly the wealthier classes—would shake themselves and go about their business two-thirds of the illness in the world would disappear at once.

Much of this may, of course, be accounted for by the delicious and irresistible attractiveness, for literary purposes, of this type of invalid. Genuine, serious illness, inseparable from suffering and ending in death, is neither a cheerful, interesting nor dramatic episode except in very small doses, like a well-staged death-bed or a stroke of apoplexy, and does not furnish much valuable material for the novelist or the playwright. Battle, murder and sudden death, while horrible and repulsive, can be contemplated with vivid, gruesome interest, and hence are perfectly available as interest-producers. But much as we delight to talk about our symptoms, we are never particularly interested in listening to those of others, still less in seeing them portrayed upon the stage. On account of their slow course, utter absence of picturesqueness and depressing character, the vast majority of diseases are quite unsuitable for artistic material. In fact, the literary worker is almost limited to a mere handful, at one extreme, which will produce sudden and dramatic effects—like heart failure, apoplexy, or the ghastly introduction of a "slow decline" for a particularly pathetic effect; and at the other those imaginary diseases, mîgraines and vapors, which furnish amusement by their sheer absurdity.

Be that as it may, such dramatic and literary tendencies have produced their effect, and the popular impression of the doctor is that of a man who spends his time between rushing at breakneck speed to save the lives of those who suddenly find themselves *in articulo mortis* and will perish unless he gets there within fifteen minutes, and dancing attendance upon a swarm of old hypochondriacs, neurotics and nervous dyspeptics of both sexes. As a matter of fact, these two supposed principal occupations of the doctor are the smallest and rarest elements in his experience.

A few years ago a writer of world-wide fame deliberately stated in the course of a carefully-considered and critical discussion of various forms of mental healing that it was no wonder that these methods excited huge interest and wide attention in the community, because, if valid, they would have such an enormous field of usefulness, seeing that at least seven-tenths of all the suffering which presented itself for relief to the doctor was imaginary.

This, perhaps, is an extreme case, but is not far from representing the



We are Now Treating Juvenile Crime by the Establishment of Playgrounds

general impression. If a poll were to be taken of five hundred intelligent men and women selected at random, as to how much of the sufferings of all invalids, or sick people who are not actually obviously "sick unto death" or ill of a fever, was real and how much imaginary, the estimate would come pretty close to an equal division. But when one comes to try to get at the actual facts an astonishingly different state of affairs is revealed. I frankly confess that my own awakening was a matter of comparatively recent date.

A friend of mine was offered a position as consulting physician to a large and fashionable sanatorium. He hesitated because he was afraid that much of his time would be wasted in listening to the imaginary pains and soothing the baseless terrors of wealthy and fashionable invalids, who had nothing the matter with them except—in the language of the resort—"nervous prosperity." His experience was a surprise. At the end of two years he told me that he had had under his care between six and seven hundred invalids, a large percentage of whom were drawn from the wealthier classes. And out of this number there were only five whose sufferings were chiefly attributable to their imagination. Many of them, of course, had comparatively trivial ailments, and others exaggerated the degree or mistook the cause of their sufferings; but the vast majority of them were, as he naively expressed it, "really sick enough to be interesting."

This set me to thinking, and I began by making a list of all the "imaginary invalids" I had personally known, and to my astonishment raked up, from over twenty years' medical experience, barely a baker's dozen. Inquiries among my colleagues resulted in a surprisingly similar state of affairs. While most of them were under the general impression that at least ten to twenty per cent of the illnesses presenting themselves were without substantial physical basis and largely imaginary in character, when they came to actually cudge their memories for well-marked cases and to consult their records, they discovered that their memories had been playing the same sort of tricks with them as the dramatists and the novelists had with popular impressions.

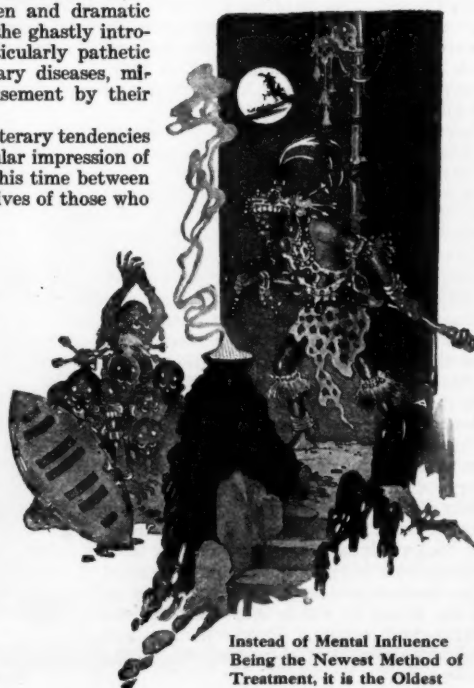
The Rarity of Imaginary Disease

WITHIN the past few months one of the leading neurologists of New York, a man whose practice is confined exclusively to mental and nervous diseases, stated in a public address that purely or even chiefly imaginary diseases were among the rarer conditions that the physician was called upon to treat. Shortly after, two of the leading neurologists of Philadelphia, one of them a man of international reputation, practically repeated this statement; and they put themselves on record to the effect that the vast majority of those who imagined themselves to be ill were ill, though often not to the degree or in precisely the manner that they imagined themselves to be.

Obviously, then, this possible realm of suffering in which the mind can operate is very much more limited than was at one time believed.

In fact, imaginary diseases might be swept out of existence and humanity would practically never know the difference, so little would the total sum of its suffering be reduced.

Another field in which there has been much general misunderstanding and looseness of both thought and statement, which has again led to exaggerated ideas of the direct influence of the mind over the body, is the well-known effect of emotional states, such as fright or anger, upon the ordinary processes of the body. Instances of this relation are, of course, household words—the man whose "hair turned white in a single night" from grief or terror; the nursing mother who flew into



Instead of Mental Influence Being the Newest Method of Treatment, it is the Oldest

(Continued on Page 25)

The Most Famous Woman in New York

By Charles Belmont Davis
ILLUSTRATED BY FRED C. YOHNN



Peggy

IN HER own way Peggy Kendall held her own court. She made her laws and no one ever broke them—that is, except Peggy herself. Convention she regarded as a dull device, adopted by weak fools as a safeguard against the few remaining human instincts that had not already been crushed out of their frail bodies.

"The wall of tradition, which none of my friends seem anxious to scale," she once said, "was begun by Adam and Eve, and pretty much every one has helped since. Like all piecework, it is a bad job, and I don't even take the trouble of climbing over—I just push my way through." And so Peggy went on her way, ignoring present-day conditions

and wriggling her pretty, lithe body through the crevices in the walls of tradition, thereby losing many friends, but, with her beauty and her wonderfully sympathetic voice and her many amusing qualities, gaining two where she had lost but one.

Some men, through the hopelessness of their love, she had driven to strong drink, and others, who had appealed to her as being worth while, she had helped to give it up. There were those who, when they met her, stepped aside and let her pass by as a typical Bohemian, who really belonged in a stuffy studio redolent of cheap incense, bad claret and stale cigarette smoke—a young girl leading an uncertain life by the aid of her wits. They could see no more beauty in her untrammelled life than they could in the warm, ivory coloring of her cheeks and the wonderfully rounded throat, or in the long, narrow, gray eyes, or in the wavy masses of soft, brown hair falling over the clear, broad forehead. But there were other men who never quite forgot the touch of her strong, white hand as she first put it in theirs. To them she was always a beautiful savage who should have held her court in the open plain or under the shade of the leafy forest, instead of in the confines of the little sitting-room on a narrow side street in New York.

The control she held over her present life was as wonderful to them as was their curiosity about her past, of which they were permitted to know nothing; to speculate on her future was to search for the pot of gold at the foot of the rainbow.

Peggy had returned from a short stay at an inland New Jersey town to her apartment on Thirty-first Street, and was once more ready to pose for advertisements of dresses, or the latest tooth paste. She had also announced to a few intimates that, in addition to her former occupation, she was prepared to spend her evenings in making neckties for an exclusive male trade—that is, on those evenings when she had not been asked to dine in the gay world of Hungarian bands and French cooking.

The afternoon was far spent, and she was lounging in a deep chair before the empty hearth. Through the fluttering curtains there came the low rumble of the world outside, where the air was soft and the sky was as clear as if it were spring; the avenue was full of life and color, and the crowd strolled on its way as slowly and cheerfully as if New York was not the great market-place, but a city of happiness and content. But the girl's ear was deaf to the call of the fair day or the brilliant show that lay but a few hundred feet beyond her window. There were hours—hours which sometimes stretched themselves into days—when the sight of too much wealth and happiness hurt Peggy's eyes, and hence she preferred to turn them away. There were days when Peggy could look through the plate-glass windows of the modistes at a wonderful hat or a new dress from Paris with the narrowing eyes of the connoisseur, or with the wide-eyed, frank admiration of the woman who knows and who enjoys beautiful things; but there were other days

when the sight of a sable coat or a glance at the deep leather cushions of a glistening automobile hurt, and this happened to be one of those days.

The morning and afternoon, separated only by a cup of tea and a piece of stale cake, had been spent in rearranging her apartment, which Peggy realized could just as well have been done in one-third the time. But one call, and that a wholly unsatisfactory one, had been made on her services as a model; no one had dropped in to leave an order for ties, and her social calendar for the coming evening was as cheerless and as open as the hearth before her. She rested her patent-leather slippers on the brass fender of the grate, stretched her arms far above her head and indulged in a long, luxurious yawn. Then she allowed her eyes to wander as far about the little room as she could conveniently without disturbing her attitude of extreme ease. She glanced at the antique but very ill-conditioned writing-desk, at the woodbox which was badly in need of varnish, and then at the flowerless vases and a few timeworn photographs on the mantel over the fireplace. At that moment there came, through the open window, the low, whirring sound of a passing electric brougham, and the girl drew her pretty red lips into a hard, straight line. She raised her hand and for a moment pressed her fingers against the cold, broad forehead. As she allowed her hand to drop idly back into her lap the pink glow of the setting sun fell on a narrow, gold circlet on her little finger. It was an old Arabian ring, wrought in the design of two intertwined snakes. Peggy had taken it as a bad debt when she first began as a model, and had worn it ever since. The tradition was—at least, so the artist said who had given it to her—that whoever owned and wore the ring might make one wish, and only one, but that one wish was always granted. From a lack of belief in its powers, or, perhaps, it was from a too great faith, Peggy had still to make the test. But the long day had been a particularly unsatisfactory one; the whole world, at least so it seemed to the girl, was growing rich—rich in luxury and content—and was leaving her to starve in her little flat. Even such a trifling incident as the passing electric brougham had annoyed her greatly, and seemed to arouse a desire for immediate action. She held up her hand and looked steadily at the little gold snakes clasped about the long, white, tapering finger.

"One wish," she said aloud. "Just one wish."

For a moment, with contracted brows and wrinkled forehead, she looked up at the whitewashed ceiling, gray with dust and soot.

"I wish—I wish," she said, holding the ring high before her—"I wish that I were the most famous woman in this big, hard, cruel city."

And then the foolishness of it all seemed to sweep over her and to cause the blood to rush into her cheeks and temples and to turn the ivory face quite scarlet. With a little gasp of reproach she dropped the uplifted hand bearing the magic ring, and as she did so the electric bell at her door rang shrilly through the silent house. With one confused glance at her burning cheeks in the mirror she hurriedly crossed the room and opened the door. In the dim light of the hallway she recognized the smiling features and the bowing figure of her best friend and most sincere conquest, Mr. Philip Holt.

"Why, Philip," she cried, "is it really you?" And then, holding out both hands, turned away her head and laughed aloud. Holt took the proffered hands and then slowly looked down at his neatly-creased trousers.

"Is there anything the matter with me?" he asked, "or am I just naturally comic?"

Still holding his hands, Peggy drew him into the centre of the room.

"Really, I'm awfully glad to see you, Philip," she said; "but just before you came I made a wish on this ring. It's a magic ring, and it's good for only one wish, and just

as I wished for the one thing I really wanted the bell rang and in you came."

"Queer-looking ring," Philip said, as he raised the girl's hand and then dropped it. "Never noticed it before. From your unrestrained merriment I should judge that I was not the one best wish."

"Do you know what my wish was?" The girl drew quite close and with mock seriousness looked at him with narrowing eyes. "I wished that I were the most famous woman in New York."

"You might be, at that, for about a minute," he said, pulling off his gloves—"that is, if you married me."

"Not exactly," Peggy laughed. "It might make you famous for a minute to marry a girl who poses for magazine advertisements and sells neckties for a living. Do you want to order some ties?"

"Certainly I do; I'm in great need of ties. That's really why I came to see you. The proposal was an incident."

"Good!" Peggy said. "The box of silks is on the table." Together they emptied the contents, and Peggy spread the stuffs out before Holt's apparently delighted gaze.

"Wonderful!" he said. "Just what I want. I'll take these." He picked out several pieces of silk from the mass, and, having carefully laid them aside, lighted a cigarette, and then sank into a deep chair by the window.

"It's very, very good to see you back," he said, with a tone of real sincerity in his low, pleasant voice. "I've missed you much. This idea of New York being a good summer-resort is all wrong—never again for me."

Peggy continued carefully to fold the broad pieces of silk. "It's good to see you, Philip, too. I'm always a little curious, every time I return to town, to learn which of my real friends have been true to me and care enough to come back."

"Am I the first?" he asked.

"You're the first in the body. Eddie Carter called me up and asked me to go out for a drive in a taxicab in the park. Eddie loves to have his friends see him driving with an unknown and more or less beautiful lady. He explained to me, once, that the very speed with which the taxicab passed his friends' carriages, in the park or on the avenue, made me all the greater mystery. That was the last time I drove with Eddie in a taxicab."

"Anybody else?" Holt asked.

Miss Kendall put the lid on the box of silks, shoved it under a lounge, and then, crossing the room, proceeded to beat a slow tattoo on the window-pane.

"Yes, there was that crazy artist, Wayne Potter, who draws for the comic supplements. He telephoned that he had an entirely new idea—said that he was tired of being

comic—too much of a mental strain. Wanted to create the 'Potter girl,' and I was to be the girl. I think I should look fine in a series of art studies, holding a tennis racquet as if I were nursing a bunch of roses, or grasping a golf club as if it were the rail of a sinking ship. Wayne Potter is comic enough without my help."

"I'm glad you can afford to be so independent," Holt said. "I know girls who would go out with a trained gorilla for a drive on a day like this, and it seems to me that there are worse things than being the original Potter girl—no?"

Peggy left the window and sitting down at the piano allowed her fingers for a few moments to wander over the keys, and then she started to hum a "coon" song that stood before her on the music rack.

"I wonder," she said at last, without looking up from the

piano keys, "if I have not kept some of my old friends by trying to use a little care in choosing the new ones, as well as the things I do for a living. It's so easy to drift—that is, if one has no real home, nor family, nor some regular work."

For a few moments they were silent, while Peggy swung slowly around on the piano stool, and Holt watched the smoke from his cigarette drift through the open window.



"I Wish That I Were the Most Famous Woman in This Big, Hard, Cruel City"

"I should think," he said, "that a woman friend—I mean a real woman friend—would be a good kind of anchor for a girl who was inclined to drift."

Peggy nodded. "I know what you mean, but I don't seem to care much about women friends. I used to know a few when I first came to New York, but they only talked of dress and their babies, so one day I subscribed to a fashion journal and bought a book—I forget its name—but it was a sort of first aid to a new baby. Now I can get just as little or just as much of women's conversation as I choose. I'm back now from a month in the country with three girls. They were from the Art League, and they had an idea that they wanted to do studies in the open. I posed as an innocent native crossing a rustic bridge, and as Diana coming out of a glade, and as a nymph drinking from a crystal pool. They even togged me out in a short skirt and leggings and made me stand up half the day in a cold creek with a fishing rod. I suppose you will see me some day on a cover of a ten-cent magazine as The Trout Girl. They meant well, but to those women I was only a manikin, covered with flesh and blood and a good head of hair. My fun was in the late afternoon, when it was too late to work, and I could lie on the grass and look up and see nothing but stretches of blue sky, and dream crazy dreams, and wish for foolish, impossible things."

"To be the most famous woman in New York?" Holt asked.

"No, not in the country," Peggy laughed. "It's only in the city, when the automobiles whiz by and I see women getting out of carriages and going into the hat shops, that I want to be famous. There are moments when I get a little tired of having women brush by me—sometimes I feel that, just for once, I would like to do the brushing."

"If you married me," Holt said, looking straight into the girl's eyes, "you could do some brushing."

Peggy smiled back at him and shook her head.

"Why should I marry you?"

"Because I love you."

"Love me?" she laughed. "You don't love me, Philip. You love my pretty face, and the way my hair falls over my aristocratic ears—I know that because you told me so yourself. You like the way I sing a 'coon' lullaby, and you love my nice, straight, flat figure. You think you love me because I am different from the women you really know. I'm a diversion, a new mechanical toy that makes a new noise and does a new trick. If you must marry, Philip, marry one of your own people—some girl who speaks your language and won't keep you guessing—a girl with a family tree and who has been brought up in a safe little harbor where there is no danger of drifting—a nice, pretty girl who has been held down by the anchors of position and tradition, and who has had a mother and big brothers."

"What were the anchors that held you?" Holt asked—"that made you the girl you are?"

Peggy glanced at him with wrinkled brow and a smile on her pretty lips, but there was a certain questioning look in her eyes.

"You never saw my own room, did you?"

Holt shook his head.

"It's an honor I've been saving all for you. You're the only man who ever did see it."

Peggy crossed the room and Holt followed her to the heavy doors that separated the sitting-room from the bedroom. She slid one of the doors back and the two young people stood looking into the little room beyond.

"There it is," she said; "that's my anchor."

Holt courteously cast his eyes about, at the white, iron bed with the little brass knobs, at the gray paper with its tracing of pink roses, at the snowy curtains and at the little dressing-table draped in spotless dimity.

Without knowing exactly why, he turned and threw his cigarette into the hearth. "It's terribly clean," he said, "and nice and white-looking, isn't it?"

"Yes," she said; "and it looks that way because it is clean and nice and white. You can sell ties and pose all day in a studio that is rank with stale tobacco-smoke, and wear dresses from the artist's wardrobe that smell of musk—you can wade pretty deep in the mire—with the thought of this waiting for you at night."

She slid back the door and returned to the piano, while Holt went over and stood before the empty grate.

"And yet," Holt said, "you want to be the most famous woman in New York."

"Yes—today I do. Sometimes I only want my little room and peace and quiet, and I'm crazy for a sight of the country, and then sometimes I get so tired of failure and starvation I want to be somebody—I want to be famous—even notorious—anything to be somebody."

"Would you mind singing that song," Holt asked—"the one you were humming just now?"

"Of course not, if you really want me to. Why do you want me to?"

"I heard a girl sing it on the stage the other night, and I was curious to know how much better you did it."

Peggy looked over her shoulder, smiled, and began the lullaby with a certain sweetness and a depth of feeling in her voice that the song did not deserve.

"I don't want to appear inquisitive," Holt said, when the verse was finished, "but were you ever on the stage?"

The girl did not look around, but continued slowly to play over the accompaniment. "Yes," she said, "I was on the stage, but I can't say I was very conspicuous. It was a road show—we never got to New York. It was an



"Oh, Philip, I've Been Such a Foolish Kid"

awful troupe. The soubrette took sick and quit, and I played her part for two months of one-night stands because I was the only girl in the chorus who could sing the songs. I think that was why we quit."

Holt lit a cigarette, pulled out his watch, and, having looked at the time, shut it with a snap.

"It is now," he said, "five minutes past five o'clock. The matinee of The Millinery Maid is just over, and the star is probably at this moment in his dressing-room. I can get there in a taxicab, if I can find one, or, if not, in a car, in five minutes, which would be just about right. Do you still want to be the most famous woman in New York?"

Peggy swung around on the piano stool and laughed at Holt, who was already picking up his hat and his cane.

"I do," she said. "Is my wish really to come true—do you think you can fix it for me?"

"Perhaps," Holt said, and started for the door. "Will you dine with me tonight?"

"Certainly," Peggy laughed, "that I will do."

"Good. I'll have dinner sent here from the club, because we can talk over our plans more quietly."

"How to become the most famous woman in New York?"

"That's it; but I must tell you now that when we once begin we could never dine together or see each other at all."

Peggy smilingly shook her head. "That would be pretty bad, Philip," she said; "but still, to be the most famous woman in New York —"

"That's it—most famous woman in New York. I'll order dinner at seven—eh? Good-by."

For a few minutes the girl stood staring at the closed door. Then she raised her hand, and in the dusky light looked at the golden serpents twined about her finger. From the ring her glance wandered about the little room, with its worn carpet and chipped furniture, and the faded, frayed curtains, and then to the doors that led to her own room beyond. "I wonder," she said—"I wonder if I should really like to be the most famous woman in New York?"

Holt found that his calculations were correct, and his friend Reynolds, the star, who was also the owner of The Millinery Maid, was sitting before the mirror in his dressing-room. Although of wholly different worlds the two men had been intimates for years. Unlike many rich young men with a sincere love for the playhouse, Holt had never invested any of his money in a theatrical venture; but he liked the atmosphere of the theater, from the box-office to the back wall of the stage, and wherever Reynolds happened to be playing he was granted all the privileges and was regarded by the company as one of the family.

The comedian glanced up and saw Holt looking through the half-open door. "Come in," he called, and with a

thick towel continued to rub the last traces of grease-paint from his face.

Holt came in and the actor's valet cleared a seat for him on a high trunk.

"Have a cigar?" Reynolds asked.

"I think I will—always like to smoke when I talk business."

"Serious business?"

"Pretty serious," Holt said, and Reynolds nodded to the servant to leave the room.

"How are they coming? Any better?"

By way of answer Reynolds picked up the statement for the matinee receipts and handed it to his visitor. "Awful, eh?" he said. "Last night was just over six hundred. You know what that means for a thirty-thousand-dollar show that costs four thousand a week to run. And I had planned to stay here all winter. It's pretty tough, my boy, pretty tough. I'm afraid I don't know what they want any more."

"They want a novelty," Holt said, "a sensation. You have a lot of good songs, and one or two good comedy scenes, but there is no one moment that any one feels that he or she has to be at your old show. The public likes to be told that every night at ten o'clock Tottie Coughdrops will dive from the proscenium arch to the orchestra pit, and die of her injuries, or that eight minutes past nine the Shrimp Ballet, clad in pale-blue tights, will pass through the audience, singing I Hate to Go Home in the Dark! Believe me, the public likes to be told to like one thing in a performance, and the exact moment when that one thing takes place. That's the trouble about your show this year, there is nothing to go away and talk about. It doesn't make much difference whether they like it or blackguard it—you must give them something that will create discussion."

Reynolds grinned at his face in the mirror and tossed the towel on the dressing-table.

"Do you happen to know any act that will create talk, and have you chosen any particular hour that you would like me to use it?"

"I have an act," Holt said—"an act that will make people talk, and fill your theater, too, if we handle it properly. I don't care when you use it so long as it is after half-past nine. I want it late, because it will appeal as much to the swells as it will to the man in the back row of the gallery."

"What is her name?" the comedian asked, with just a shade of cynicism in his voice.

"Her name is Peggy Kendall."

"That's a good name," Reynolds said, "as names go, but I never heard of it before."

"Of course you never heard of it before. That's the trouble with all of you managers. You go on engaging established failures instead of giving new talent a chance. There is hardly a chorus on Broadway without a girl who has more charm and can out-sing and out-dance and look better than the leading soubrette. As you all say, this is a profession of opportunity, and I say it always will be if you don't give any one the opportunity."

"Has she had much experience on the stage?"

"She has had enough on the stage to make her easy, and she has suffered enough off to know what she is singing about."

Reynolds pushed his chair away from the dressing-table and crossed his legs. "Well, Philip," he said, "you know I believe in your judgment as much and more than I do in that of any one outside of the business. I've asked you for advice often enough for you to understand that. What is your idea?"

Holt gripped his cigar between his teeth and clasped his hands over his knees. "This girl has the three essentials of success—intelligence, beauty and the unlimited money to advertise them. She can sing a certain kind of love song as I believe no one else in your business can sing it, just because she has the brains and the heart the others haven't got. My idea is to have her play some inconspicuous bit or not appear at all until she does her specialty. Then I want her to come down stage, dressed in a shirtwaist and a simple duck skirt, just as any smart girl might dress at the seashore, and, without any inane music cue, sing her song. That part will be up to her brains and her voice, which is unusually sympathetic, and her beauty and grace, which, believe me, are superlative. It mayn't be the greatest act in the world, but it will be up to us to tell them that it is. I want to call her The Shirtwaist Girl, but she is to be a shirtwaist girl only so far as her turn on the stage is concerned. Off the stage I'm going to have her dress as simply but better than any woman in town. I'm going to have her lunch, but never sup, at the most conspicuous restaurants, always with one woman who shall be absolutely unknown. In the afternoon she can drive alone, in the park and along the avenue, in the best electric car I can

buy. To reach the masses I'm going to get out a quarter-sheet, purple letters on a violet background, with just three lines: 'Herald Square Theater—The Shirtwaist Girl—At ten o'clock.' I'm going to paste these signs down in the subway and up on the highest telegraph poles, so that the whole city will look like a purple and violet sunset; through you I'll employ men to use every known and unknown device of the press-agent, and when we finish there will be only one spot in New York where the public will want to be at ten o'clock at night, and that will be the Herald Square Theater. I want to play angel as it has never been played before. You know that I have the money to do it, and the only stipulation I make is that, for obvious reasons, my name is never to appear in the matter, and that the girl herself, and you and I, are the only ones who are to know where the money comes from. I will promise never to speak to her except over the telephone, or to see her except across the footlights, and you must have it understood that she is a regular member of your company, and that you are paying her a big salary, which you are not."

Reynolds clasped his hands behind his head and smiled up at the ceiling. "It's an amusing idea," he said.

"Of course it's an amusing idea," Holt repeated, "and the further you go the more amusing it will be."

"Admitting the girl could get away with it," Reynolds asked, "how much would she want?"

"Oh, that's all right. You can put her down at a nominal salary and I'll refund it to you personally. The main idea we must always have before us is to keep her a mystery. You are not supposed to know anything about her, and the more you refuse to have her interviewed the more they will print about her. If you want to do extra newspaper advertising, that is up to you—I'll attend to the outside work. I will have her come here alone to see you, tomorrow morning, and ask for an engagement. You have Schwartz try her voice. I'll guarantee he'll like it, all right, and you can pretend to find something very unusual in it and suddenly decide to give her a chance at a Wednesday matinee. If she goes at all you can try her at night. Then, if she makes good, we can start the campaign of publicity, and you can more or less truthfully tell the newspapermen that you know nothing about her."

Reynolds drew his lips into a straight line and smiled at his own face in the mirror. "All right," he said; "the scheme is just about crazy enough for you to plunge on, and I don't see yet where I stand to lose. Business couldn't be much worse than it is. Suppose you send her around tomorrow morning about eleven."

"Sam!" he called, and the valet came back into the dressing-room. "Tell Mr. Schwartz to be sure to be here tomorrow morning at eleven. And, mind you," he said to Holt, as the door closed on the servant, "I don't make any promises. It looks like a very long chance to me."

"That's all right," Holt said, putting out his hand.

"Just think it all over tonight, and give the girl a fair trial tomorrow morning. But remember, not a word about me to any one."

"Not a word. If it should go through, you will be the first and probably the last anonymous angel. You'd better drop in tomorrow night to hear what I think. Good-by!"

Promptly at seven o'clock, Holt, bearing a great bunch of roses, was back at Peggy Kendall's apartment, and a few minutes later, over a cozy dinner, was unfolding the scheme whereby she was to become the most famous woman in New York. The girl sat silent, and listened with sparkling, eager eyes.

"Let us suppose," she said at last, when he had finished, "just suppose I did succeed—and, mind you, I have no hope that I will succeed—how am I going to pay you back? I've never borrowed money in my life. I've never let any one spend money on me—that is, by way of advancing me in business."

"I'm glad if that is all that bothers you," Holt answered cheerfully. "I'm going to keep an account of every cent I spend, and you can pay me back the capital and interest, too, if you insist, when you become a head-liner with a big salary. It's a perfectly simple business proposition. According to my notion, you are an unworked mine. I'm going to pay for the machinery to develop you and try to float the bonds. If the public doesn't like the output, I

lose; if they do happen to like the color of the ore, we both win."

Peggy looked across the table, smiled, and shook her head. "You're a good friend, Philip," she said. "You're quite sure there is no reward? Men don't usually spend a small fortune on a girl without the fond hope of some return."

"Oh, don't they? Why, the world is full of men spending their fortunes and the best of their lives on women from whom they know there never will or never can be any reward. Do you think a man who paints a great picture paints it for posterity, or an author who writes a great novel writes it for a million readers? If it is really a great picture or a great novel you can be quite sure that he did it for the eyes of one woman. Maybe it was his wife, or maybe it was the wife of another man, or maybe it was a girl that he never expects to see again. Believe me, Peggy, men are not all risking fortunes with any hope of reward—especially where the one woman is concerned."

For a few moments there was a silence.

"There is a reward, though, Peggy," he went on, "which you might offer—that is, if you have real sporting blood—your wishing ring."

With an amused smile and wrinkled brow Peggy held up the ring and looked at it in the light of the yellow candle-shade.

"You see, it is useless to you now," Holt said, "because you have made your one wish."

"Of course," Peggy laughed. "I had quite forgotten that. But suppose my wish does not come true?"

"The wish will come true."

"Very well, I agree to that. If it should come true, the ring is yours."

Smilingly they shook hands across the table, and the bargain was sealed.

"And during all this time I am never to see you?" she asked.

"Never. You can write or telephone me for advice, but we must never be seen together, and we mustn't recognize each other if we meet. It's the only obvious thing to do."

Peggy smiled and nodded back to him over her glass. "To the most famous woman in New York!"

It was about five weeks later when Miss Helen Forrester announced her arrival to those of her friends in New York from whom she was sure to receive an enthusiastic, if well-bred and dignified, welcome. Owing to the geographical location of the Forrester mills, Miss Forrester was accounted a resident of Troy, although of late years she was probably better known among certain social circles in New York and London and Paris and Newport than in her native town. Like many other distinguished and beautiful strangers, she had come to New York for Horse Show Week, and Holt was one of the first to bid her welcome.

"I hope you have kept a great deal of your time for me?" he asked. "How about tonight?"

"Not tonight," she said. "Any other time—but tonight the Arthur Irwins are giving me a party to satisfy my one real ambition in life."

"The horses?" he asked, smiling.

"No, I suppose my other friends will take me to the Horse Show every other night and every afternoon, too. What I really want to see is The Shirtwaist Girl."

"Herald Square Theater—ten o'clock," Holt laughed.

"That's the girl. Ever since I left Troy I have been blinded by strange purple signs about her. Whenever I looked out of the car-window I would be sure to find a hideous boarding with her name in great purple letters staring at me, and New York itself looks as if it had been swept by a purple snowstorm. I had a foolish idea that this was Horse Show Week and that there were a lot of theaters and stars in town, but apparently there are only the Herald Square Theater and The Shirtwaist Girl."

"Did you hear any one speak of her?" Holt asked.

"Well, I've only seen the Irwins and Daisy Waring, but she insisted on taking me through the park the minute I arrived, on the chance that we might see her. She tells me that she is just as omnipresent as the purple advertisements; that she lunches every day at Sherry's, is forever driving about the park or up and down the Avenue

in the most wonderful traps and automobiles, and that her clothes and hats are the wonder and envy of all the women."

"What else did you hear?" Holt asked.

"Oh, a great deal. That she was very beautiful, and sang well enough, and was going to drive one of her horses at the show tomorrow afternoon, and that the Wrights had been commissioned to build her an airship—a purple one, I presume."

"You didn't see her this afternoon?"

"Just for a moment. She was in an automobile, and as we passed a big touring-car got in our way, and I could only get a glimpse. But that glimpse is what makes me want to see her again. She reminded me of some one I used to know."

"Really," Holt said. "That's rather amusing. Beyond the fact that she

seems to have posed for advertisements, no one, apparently, knows anything about her. She's something of a mystery."

"It's funny you don't know her, Philip—I thought you knew all the theatrical celebrities."

Holt shook his head. "I wish I did—she's terribly good-looking, I think—but she refuses to meet any one."

"It would be funny," Miss Forrester said, "if I solved the mystery, but I hardly believe that she is the girl I used to know. I'll see her tonight and I can tell you better afterward. We're all going on to a supper Roy Buchanan is giving at Sherry's after the Horse Show. You used to be a great friend of Roy's—aren't you expected?"

"He asked me," Holt said, rising to go; "but it's to be one of those big, late affairs, and I hadn't really decided. Of course, however, if you are to be there and promise to tell me all about The Shirtwaist Girl."

Miss Forrester smiled and put out her hand. "I will if I know anything to tell. Be sure to come, please. I don't think it is to be such a very big party and, even if it is, we can find a chance for a talk. Besides, Roy's suppers are always amusing. He is bound to have some surprise for us. Au revoir, Philip; don't fail me."

It was midnight when Holt found his first opportunity to have a word alone with Miss Forrester. The supper was over

(Continued on Page 26)



"Please Take Me Home, Philip—I'm So Tired"

You will have to leave this apartment, where you are more or less known, and live in a very good but very quiet hotel, and you must adopt another name. It will also be necessary to find some girl who will live with you and with whom you can always be seen in public. Do you know such a girl?"

Peggy nodded. "I know just such a girl. She's an art student who comes from nowhere, just as I do, and she's just mad enough to love the whole idea."

"Fine!" Holt said enthusiastically. "Now, that's all right. You consent, don't you, Peggy?"

The girl sat with her elbows on the table and her chin resting in the palms of her hands. Between the yellow candle-shades and over the scarlet roses he watched the face across the table and waited for the answer. The girl's eyes looked into his, but Holt knew that her thoughts were very far away—far away in the certain past, or far away in the very uncertain future. At last the difficulties—if difficulties there were—were apparently swept away, for Peggy's lips broke into a charming smile, her eyes glistened and Holt knew that he had won.

"All right," she said—"that is, I'll go to see Reynolds tomorrow."

"Splendid!" he cried, and, raising his glass, bowed to the pretty face across the table. "To the most famous woman in New York!"

CORNERING CORN

How Brokers Run Big Deals and Big Deals Ruin Brokers



A MAN who has since become widely known as a successful speculator on the bear side of the stock market slipped quietly into the office of a broker on the Chicago Board of Trade one morning. He was in a state of suppressed excitement. "Jack," he began in a husky whisper, bending low over the broker's desk, "buy me two hundred thousand May wheat at the market!"

"What's the matter, Billy?" the broker questioned. "Got some information?"

"You get that wheat bought first!" the speculator demanded nervously.

The broker wrote an order, and sent it over to the floor of the Board. Then he turned to his customer.

"Now what is it, Bill?"

"Floods!" snapped the speculator, under his breath.

"Queer there was nothing about any floods in the papers this morning."

"I've got it straight, I tell you," the speculator insisted, emphasizing the statement with a trembling forefinger. "Floods in Europe. Worst they've ever had, too."

"Where'd you get this?"

"From old man Wagg himself. He called me in behind the screen from the customers' room to give me the tip. 'Billy,' he said, 'you keep it dark, but I know it to be an absolute fact that there's twelve feet of water in the streets of Venice this morning!'"

Every big deal on the Chicago Board is based on "information," though not all of it is so sensational as that which induced Billy to buy two hundred thousand May—on which it is to be noted that he cleaned up a neat little profit of \$4000. The real operators—the big men of the Board—have elaborate information services of their own, some of which rival and practically duplicate the crop-estimating service which the Agricultural Department at Washington has spent years in building up.

A great crop expert—perhaps he has spent years in the Government employ and is in touch with the Government's correspondents in every county of the wheat belt—is employed on a salary by a private firm of speculators. A week or two before the Government report on crop conditions is made public he will be able to furnish his employers a very accurate forecast of what that report will show, based on data furnished, perhaps, by the very men who later supply the Government's figures.

Uncertain Factors in Grain Prices

SUPPOSE this advance information shows that the acreage planted to wheat is much smaller than last year all over the wheat-growing districts. That at once suggests a bull deal in the grain. But before it is undertaken there are a hundred other things to be considered, many of them equally important. How do the weather, soil conditions, plant diseases and pests affect the prospect of the growing crop? How much wheat, stored in elevators or in farmers' barns, is left over from the previous year's crop? These are some of the questions to which the man anxious to undertake a big bull deal in wheat must give attention. And even if he discovers that the crop now in the ground is sickly, even if figures show that, so far as the United States is concerned, most of last year's crop has been consumed, he can by no means safely go ahead.

By HENRY M. HYDE

The wheat pit is a world market, and Russia, India, Australia, the Argentine, and, of recent years, the great, unfolding Canadian empire of the Northwest, are all tremendous factors in the making or breaking of the bold adventurer who dares to speculate in the raw material of our daily bread. A very large proportion of each year's wheat crop in the United States is consumed abroad, and on the demand for export depends, in the last analysis, the success or failure of every big deal on the Chicago Board. If, for instance, the ignorant and uncouth muzhiks of Russia should unexpectedly double their production of wheat in any given year, they might leave a bull operator in Chicago with several million bushels of high-priced grain on his hands, for which he could not find a market until after storage charges, insurance and other expenses had eaten up his profits and most of his principal as well.

From not one of the foreign wheat-growing countries is it possible to get crop reports of any great degree of accuracy. They remain the great factors of uncertainty, which make every big wheat deal a gamble.

Engineering a Bull Movement

BUT suppose that a man with a fat bank-account, a cold nerve, and a hot lust to make a few millions more, has spent a couple of weeks studying, with his expert and his associates, all the advance statistics on wheat production which can be gathered from all over the world. He has made all due allowances, estimates and calculations. With a squaring of his shoulders he throws himself back in his chair. "It looks good to me," he says shortly, and the deal is on.

The next day a broker or two begin to buy wheat in the pit for May delivery—that is, they buy contracts for so many thousand bushels, the actual grain to fill these contracts to be delivered on any day from May 1 to 31, inclusive. Not a bushel may be delivered before or after the dates stated. Day after day the buying grows in volume, and soon the price begins to move slowly upward.

It may be that the deal has been undertaken by some prominent business man, or even banker, who is anxious, above all things, that it shall not become known that he is speculating. Then all purchases are made for the broker's own account, and he keeps, locked up in a secret corner of his private safe, a small ledger in which all purchases are recorded under an account headed "1414," "a-X" or some other apparently meaningless combination of figures or letters. Many a deal of considerable size has been carried through to the final settlement without any one knowing the identity of its backer save the head of the brokerage firm which did the actual work in the pit.

On the other hand, if the man behind the deal is a well-known and successful operator, the knowledge that he is making the market may prove a factor in keeping up prices. A little later, after a considerable "line" has been accumulated, the advance report of his expert, on which the whole deal is based, may be allowed to leak out or may even be made public. That, of course, tends also to

frighten the men who have sold short for May delivery and to send prices still higher, its influence depending on the reputation of the expert whose name is attached to the report.

And now, if the deal is well under way and a boom has begun, the shrewd operator must see to it that prices do not go too high. For, if the price of wheat on the Chicago market is allowed to advance much more rapidly than it does in the other big markets of the country, a number of disastrous things are likely to happen. If May wheat in Chicago, for instance, is quoted at \$1 and in New York at \$1.01, the men who are fighting the deal may take their complaint to the directors of the Board.

"We charge," they say, "that the present price of May wheat in this market is purely a fictitious one. That is proved by the fact that it is quoted in New York at only one cent advance, which does not begin to cover the necessary cost of handling and shipping from Chicago to the seacoast. We ask, therefore, that you fix what shall be the normal or marginal price for this market, and that the people who are offering \$1 for wheat be compelled to put up, in cash, the difference between that figure and the marginal price you fix."

The directors, figuring the cost of shipment to New York at six cents the bushel, may fix the marginal price at \$.95. Then, in addition to the ten per cent margin provided for by the regular rules of the Board, the backers of the deal will be obliged to put up five cents on each bushel contracted for, making fifteen cents in all, which, when one is dealing in millions of bushels, may tie up an enormous amount of money.

Again, raising the price too rapidly or too high may be the signal for the swinging into opposition of financial forces too powerful to be withstood—for, in the vulgarly expressive language of the pit, nobody likes to see even a speculator "make a hog of himself"; and to rush prices to an abnormally high point might drive half the brokerage firms on the Board into financial difficulties and precipitate a considerable panic. It was just this last touch of greed which ruined a well-known firm of brokers after they had brought to the very hair-edge of a successful consummation one of the most spectacular deals the Chicago Exchange ever boiled with.

A Near-Corner in Corn

THE two young men in this firm had got their training in New York. They came West with the avowed intention of teaching Chicago how to play its own game. For eighteen months the firm flourished mightily. Its members had money, they had nerve, and they were both extremely resourceful. Finally, they started in to bull May corn. The deal grew under their hands until it became a corner. For several months they handled it skillfully and successfully. May arrived and with it the delivery of the corn they had bought. Now it was necessary for them to accept and to pay cash for many million bushels of the yellow grain. They had made arrangements with several banks to loan them a certain amount of money on each bushel of actual corn in the elevators for which they could show a receipt. This amount may have been something like forty cents, for corn was selling, during May, around seventy cents. The rest of the money needed

they secured in other ways. All through the long month of May they took and paid for millions upon millions of bushels. The shorts were in despair. They could not buy a bushel of actual corn anywhere. The Easterners had it all under contract. It seemed certain that on the last day of the month a great many men who had sold what they didn't have and couldn't buy would have to call at the Easterners' office and pay the difference between the price at which they had sold corn to the firm and the closing price of the grain on that last delivery day.

On May 29 corn closed at seventy-five cents. Memorial Day followed—a holiday of double sadness to many desperate speculators. On the morning of the thirty-first—the day which would see the windup of the corner—the wives and other relatives of the two young plungers came in from their suburban homes to sit in the visitors' gallery and watch the Eastern talent pull up the Board of Trade by the roots. In order, perhaps, to give a final explosive glory to the corner—perhaps it was only greed to squeeze the last drop of blood from the trade—the Easterners' brokers opened by bidding \$1 for corn—a jump of twenty-five cents a bushel over the holiday. The already panic-stricken shorts grew white and breathless. For a few minutes the pit was almost quiet, only the shrill offers of a dollar for any part of a hundred thousand bushels breaking the silence. Then one of the shorts, who was already deeply involved, broke through the silent crowd and sold a hundred thousand at \$1. In an instant the pit boiled. Within thirty minutes the Easterners' brokers had bought nearly 600,000 bushels at the top price.

Six hundred thousand bushels of corn, which had to be delivered that day—and not for weeks had there been a

loose bushel to be picked up anywhere! It looked like madness—it would have been sheer insanity to any one but a desperate gambler ready to do anything to protect himself from utter ruin.

For many weeks those who had sold corn to the firm had been combing the country elevators and the farmers' cribs to get corn for delivery on early sales, when the price had been down around fifty cents. As May went by they had been forced to pay higher and higher prices for what scanty supplies could be found. It happened that on Memorial Day delayed shipments aggregating more than half a million bushels reached Chicago. This corn had been bought at from sixty to seventy cents and was under contract for delivery to the Easterners at around fifty cents. Its arrival was known to everybody connected with the deal before the Board opened on May 31.

When, on the opening, \$1 was bid for corn, one of the shorts, to whom nearly half of this delayed corn was consigned, came to a sudden and desperate conclusion. Immediately he called a boy and sent a hurried note over to his partner. Then he plunged into the pit and started to sell corn at a dollar. His partner, meanwhile, read the note, swore copiously, and then, with a wild look in his eyes, started a clerk in a galloping cab for the side tracks on which the corn was standing. The clerk carried a thousand dollars in fives and tens in his bulging pockets. Distributing the money right and left, the clerk had the waiting corn switched to the elevator, inspected, passed and stored, and then, receipts for 250,000 bushels in hand, tore back to the office of his firm.

The senior partner, who had sold the Easterners a quarter of a million bushels at \$1, took these receipts and rushed

over to their office to turn them over and demand a check for \$250,000. Other brokers had followed his example in the pit, and their clerks were also on hand with receipts calling for a total payment of more than as much more.

At the same time some of the biggest men in Chicago, speaking from a financial standpoint, had visited the banks from which the Easterners had arranged to borrow forty cents on each bushel of corn delivered.

"Look here," they said, "those crazy men of yours have bid corn up to a dollar. If they put that through they'll break the whole Board. You mustn't let them have any more money."

"We've promised forty cents on the bushel," said the bankers.

"All right, but don't let them have any more than that."

It was almost a command, coming from the source it did. And the bankers themselves had no intention of jeopardizing the funds of their banks.

The Easterners, expecting to pay out not more than ten cents a bushel—above the forty cents—for half a million bushels of corn, were suddenly called on to pay six times that amount in cash—a matter of three hundred thousand unexpected dollars. They found it impossible to raise the money. Half an hour before the Board closed their suspension was announced. Then the pit raged and screamed, while insane brokers fought to sell out their sales to the Easterners at the best possible price "to the account of whom it may concern." In five minutes corn dropped to fifty cents.

Up in the visitors' gallery the ladies, who had come in to watch the New York Napoleons win their final battle, (Concluded on Page 32)

The Town That Went Broke

THE MUNICIPAL MARTYRS WHO FOUND A WAY

By Holman Day

ILLUSTRATED BY H. M. BRETT

FROM ten of the clock in the forenoon, on February third, hour advertised, until after eleven, Pilsbury Nute, trial justice and town agent, and Americus Flye, local deputy sheriff, sat in the former's dingy little office over Ward's grocery store and waited for some of the property-owners of the town of Liberty Gore to come around and show a little interest in their tax affairs.

Then, for the fourth consecutive year, the sale having been advertised according to law since December twenty-third, Deputy Sheriff Flye knocked down the entire real estate of Liberty Gore for unpaid taxes. As town agent Pilsbury Nute bid in the property for the town. Those two citizens were the only ones present at a transaction which, at first thought, seems something that ought to have interested a considerable audience of property-holders. But even the two who were obliged to be on hand showed scant interest in the job itself.

"Say, what's the good of this town trying to swallow its own tail any further, Judge?" demanded Mr. Flye, folding his spectacles and poking them into their case.

Mr. Nute, having finished executing the papers that the recent transaction involved, stuck his pen into a tumbler filled with shot, recorked his ink-bottle and leisurely stuffed more wood into the rusty stove. He took plenty of time for all these tasks. Evidently, he was pondering.

"This following out what the law says ain't getting us anywhere," complained the deputy sheriff. "It ain't paying up four years' back taxes. It ain't getting us out of the sog that we're in. I've cursed taxes in my time, Squire, like the rest of men. There's times when death and taxes ain't welcome. But at eighty an average man usually gets lonesome enough to die. And after four years, and nothing paid in from us here to county or State, I feel as though this town was hitched off half-way between earth and the moon. And they've even give up dunning us for county and State taxes! I'd rather be dunned than crossed off as no good. We're labeled a dead-beat town. I'm ashamed to poke my nose outside of it."

"I can sympathize in those feelings, Americus," replied Mr. Nute gloomily. "I haven't been across the town line for six years. But I'm going tomorrow."

"Well, if you quit," declared Deputy Flye with decision, "I'm going to abandon my farm and get out, too. I'll be darned if I'll stay in a town where there ain't nobody to try cases, take oath before, execute pension papers, and explain the statutes. I don't blame you for leaving. The rest of 'em are dead here. You and me ain't enough to revive 'em. We'd better get out and relocate while there's a little sense of the duties of citizenship left in us."

"I'm only going to make a short trip on town business," explained Mr. Nute, stooping to the stove door and thriftily lighting his pipe with a twist of paper.

"Where?"

"To the Legislature."

"What for?"



"I Ain't Given Up Hope in the People"

"To ask help for this town," declared Mr. Nute firmly. "I ain't given up hope in the people here if they are given a boost, Americus. But it's a tough case. With estates sunk to a valuation of sixty thousand dollars, and a town debt of most forty thousand, it's no wonder that the whole of us have given up paying taxes. There must be a way out. There must be a hole in the law or a hole in the treasury-box. I'm going up where they make law and where the treasury is!"

The next day Deputy Sheriff Flye drove Trial-Justice Nute to the nearest railroad station—a matter of twenty-five miles—through a soppy February snowstorm. It was bad weather for an old gentleman who had been denning through the winter in the two little rooms of his bachelor domain over Ward's store. He shambled into the State-house with a cold on his lungs and the woes of his town on his shoulders—pretty much of a martyr to the duty that long meditation had made plain to him.

At the outset he attracted more attention than his cause, for he prowled about the lobbies, past groups of chattering men, wearing a cap of some sort of brindled fur, a knitted jacket whose collar clasped a swathing of red flannel at his neck; his cough was like the staccato cawing of an angry crow; he soothed that affliction by frequently "soofing" onion syrup out of a bottle.

He did not know the House member from the group of towns with which Liberty Gore was classed. He simply knew that his name was Wickson and that he owned a casket factory and had made money. Mr. Wickson was surly regarding the matter of a resolve in favor of the bankrupt town of Liberty Gore. With the intolerance of men successful financially he seemed to consider Liberty Gore's plight a reflection on the standing of his district.

"You can't get anything out of this Legislature," he growled, after reading Pilsbury Nute's draft of a resolve. "I'm no lawyer, but that resolve —"

"I'm not, either," admitted Mr. Nute. "But they make law here. That resolve is enough to open the question. I want you to introduce it for me."

"I'll have to do that, I suppose. But you needn't expect me to make any speeches. I don't know what you want to advertise this thing for, anyway. Your resolve will be buried."

"Another sale for a Wickson casket," said Mr. Nute, with ghastly attempt at jest. His husky whisper accentuated the ghastliness. Representative Wickson scowled, and went away hastily and dropped the resolve into the box at the clerk's desk.

It was referred to the committee on taxation, purely in the way of routine.

When Mr. Nute appeared before that committee to plead his cause he asked permission to wear his fur cap and knitted jacket, stating pathetically that if he added any to that cold he would be "a gone goose." Being an old man he was indulged. He sucked from his pint bottle of

onion syrup, and before he was done talking he had attracted considerable of an audience.

The Statehouse loungers listened and grinned while he croaked his husky appeal. They seemed to find humor in the thing. It would be hard to explain why. There was no jocoseness in Mr. Nute's demeanor. The story he told was of a town that was bankrupt, busted, so hopelessly strapped, so snarled in legal uncertainties that it had folded its financial hands and squatted on the dust-heap of despair. And of those who listened nine out of every ten had to nudge some one and inquire, "Where the blazes is Liberty Gore, anyway?" And the reply was hardly ever more definite than that it was a God-forsaken, side-tracked town, somewhere over in Tacconnet County.

"Now, gents," pleaded Pillsbury Nute, his syrup bottle in his brandished right hand, "bend your ears to catch the sounds from Liberty Gore! Hear the solemnest drum-beat that ever joggled the frame of the motto 'God Bless Our Home' against the farmhouse wall—the long roll of the drums of hunger—the women pounding with their rolling-pins on the bottoms of their flour barrels—and not, even then, rattling out enough flour for a last batch of biscuit!"

The members of the committee on taxation smiled cheerfully on Mr. Nute while he refreshed himself from his bottle.

"In the cellarway the loop of tarred string that once held the tail of the salt codfish now hangs limp and empty. More than two months ago every family in our town came to the tail of the hog—and that tail marks half-way down in the pork barrel. The cellar bins are empty. Here is March Hill right ahead of us. It has been hard enough in the past for us to climb March Hill. We have crawled up it on our hands and knees for five years. But now we are on our bellies before we have got to the foot of March Hill. We —"

"It seems to me—if you will let me interrupt," said the chairman of the committee—a Senator not inclined to humor—"that this resolve has been wrongly referred. The committee on taxation —"

"I'm coming to taxation. But you've got to know first why we ain't paying our taxes."

"I'd advise you to take the matter direct to the Governor and Council," insisted the chairman. "The State poor in plantations —"

"Great Josephus, we ain't a plantation!" exploded Mr. Nute indignantly, getting a laugh out of the loungers. "That's the trouble up here—you don't know we're still on the map. I've been explaining for a week where Liberty Gore is. We're a town. But you've all forgotten us. We ain't paupers. We don't want to be. And I say this is a matter for the taxation committee to consider. We want to be straightened out so that we can hold up our heads and work out our salvation with our own hands. Here's the trouble with Liberty Gore: it has lost its courage and its grip. So would any town if it had got so mixed up that no man in town knows whether he owns his own farm or not. We ain't got any heart to pay taxes till we do know. The old town debt has eat us to the core. Interest in default till we don't know what we owe or don't owe! All our real estate sold for taxes over and over, until we're snarled into a bunch like angleworms denned for the winter. There ain't another wiggle left in us. A wad of tax sales nailed one over the other in our post-office and fly-specked till they look like crape on our door handle. We ain't paid county taxes—we ain't paid State taxes—

we can't raise money—and for four years we've paid bills against the town in orders, till town orders are out in circulation thicker'n those snowflakes."

He waved his syrup bottle at the big window against which a February storm was drearily beating.

"Now we want some law from the fount of the law!"

"We are not lawyers on this committee," stated the Senator. "It's plain that you're badly tangled up legally. I say again that this matter has been wrongly referred."

So the committee on taxation shifted Mr. Nute and his troubles to the legal-affairs committee—and "the judge" pursued it there, followed by a retinue that was finding him entertaining. Chairman of legal-affairs committee broke in upon Mr. Nute's fervent portrayal of conditions, and elicited the information that the old town debt of Liberty Gore—the disease that was eating its vitals—had been "caught" at the time the town took its quota of stock in the unfortunate Tacconnet and Atlantic Railroad, and had been aggravated by two relapses: first, a defaulting town treasurer; second, a railroad reorganization by which some State "magnates" had frozen out original stockholders who had been unable to "follow their hand" with ready cash. Chairman of legal-affairs committee promptly checked Mr. Nute's digressive and impassioned *exposé* of this "steal"—chairman being son of the shrewd old law sharp that had engineered the coup. The committee decided that the problem of Liberty Gore was too big for the second busiest committee of the Legislature to tackle at the flood-tide of the session. Committee on towns did not seem to have much on, and Mr. Nute was dropped from the big room in the north wing to the little cubby-hole in the basement where the committee on towns dozed each afternoon.

Representative Wickson, being appealed to by Judge Nute, performed one service. He had certain rules suspended and the resolve hurried to a hearing. Wickson was afraid that if Mr. Nute was kept too long at the Statehouse he would be borrowing money.

The rural gentlemen who composed the committee on towns woke up and listened to everything that Mr. Nute had to say—and then gazed on him as though he had asked them to correlate the Book of Genesis and the Darwinian theory. One old gentleman who was first selectman of a border town in the wild-land district, and fully understood State pauper laws—being State almoner for his section—suggested that Liberty Gore better give up its town charter, and go back to a plantation form of government, and then the State would take care of its people. Mr. Nute considered that the self-respecting, though unfortunate, Yankees of a sister town had been insulted, and said so. Committee on towns bridled and said that if he had come to the Legislature to get money or help he'd better beg honestly and aboveboard. He'd better go to the committee on finance, they said, and so they referred the resolve. Mr. Wickson hurried it, as before.

All the members of the committee on finance were directors in banking institutions of some sort, and were notably deficient in humor. They put Pillsbury Nute and his monologue off the legislative vaudeville circuit. They considered it boy's play keeping an old man tagging around the Statehouse. That brindled fur cap had got into the newspapers. Committee agreed that he ought to be at home. They did not waste time on him even to explain that the State could not legally rebate nor subsidize. They merely reported back the resolve, gave the House managers the tip, and the matter was referred to the



Tacked Up a Call for a Special Town Meeting

next Legislature—the nearest way of putting bothersome legislation out of its agony. Cats can be drowned in a bag—but there's the splash, and folks may hear. A vote on a measure may advertise injustice. "Reference to the next Legislature" is as neat as a tin wash-boiler and a saucer of chloroform.

Pillsbury Nute sat in the House gallery and thought hard for an hour before he realized that the thing was dead. Two or three men had promised him that they would debate the matter on the floor. The humorists had thought the case worth jollying along a bit. There were reporters listening to all that was said in the House, and Mr. Nute reflected that a little showing up might awake State conscience. But no man opened his mouth.

Pillsbury Nute groped down the dark stairs from the gallery. The tiles in the lobby were dotted with extinguished butts. Mr. Nute grimly recognized kinship so far as name went. He sat down beside the only other man that happened to be in

the lobby. It was the Indian delegate from the Passamaquoddy tribe. His knees were piled high with fat books. Facetious members had loaded him down with reports of State departments—mostly duplicates—as the nucleus of a library at Peter Dana's Point. The Indian was studying the return stub of a trip pass with satisfaction.

"Me pass for nottin' up to de Statehouse," he proudly informed Mr. Nute, showing the ticket.

"So do I," remarked the petitioner for Liberty Gore.

"And now me go home and pass for nottin'."

"So will I, my friend."

"Nice men! All right," affirmed the Indian, patting his books. "I git de steeple for de meetin'-house, one t'ousand for de school, and some books."

"If I was named Sockbeson instead of Nute I might be able to get along with the Injuns in this Legislature," grunted the justice.

He got his coat from the checkroom and tramped out. Mr. Nute sat down in the smoking-car and sucked moodily at his blackened, clay pipe. He rode backward in one of the card-table seats and could not help hearing what the two men opposite were talking about. They were evidently "somebodies" and they paid no attention to an old man in fur cap and coat. But he paid attention to them, for they were discussing something in his line.

"Oh, I remember that legislation, all right," said one. "I ought to remember it. I was in the Senate, myself, eight years ago. I think you're wrong."

"Well, I know that I'm right," stated the other man blandly, "because I was in the lobby, and it's the business of the lobby to know more than the Senate, and to remember better. You merely got the same impression from the bill that the 'peop' got. It filled up three newspaper columns of print, and perhaps half a dozen men in the State read it all—and a man that has time enough on his hands to read a bill of that length doesn't know enough to understand what he's reading about. Now, did you read all of it—even though you were a Senator?"

"I got the gist of it," said the ex-solon stiffly. "It provided that in case of civil war the railroad was to carry troops of the National Guard of the State free of charge, and in return would have ninety-five per cent of its taxes rebated for that year. No man would want to stand up in the Senate and holler against that provision—not with the prospects for civil war where they are today!"

"Exactly! That's the way the average man gets the gist—where the gist is tucked away somewhere in three columns of type. The chap who drew that bill knew what he was doing. He has drawn as good a one for us."

He lighted a fresh cigar from his stub, squinting shrewdly and humorously at his friend.

"It only goes to show how easy it is to get legislation into the mind of the average man, wrong end to, Henry,"



"The Squire Could Have Jailed the Whole of the Men-Folks on Them Poll-Tax Cases," Confided the Deputy

he resumed. "That bill that you've 'got the gist of' is a contract between this State and the F. & M. Railroad, by which the road is to carry State troops free of charge, if there is a civil war, and in return is to have its taxes rebated annually for twenty years. Contract has twelve more years to run, and every year until it expires, the road gets back ninety-five per cent of its assessment. The State has only one way of squaring itself—and that's to stir up a war. Here's the F. & M. printed bill. Read it."

His friend studied it and returned it.

"For a smooth way of dodging the constitutional provision against subsidies I approve of it," remarked the lobbyist. "Now, when I advised you to get your folks interested in our bonds of the new Telos Lake extension I was letting you into a good thing that we need you in. We'll have the same legislation for ourselves before this session is over. Only we're going the F. & M. one better: we're going to rechristen the whole system The Telos Northern, have the contract apply to that, and take in the hundred miles of old road. You needn't tell your folks all that—not till after the Governor signs. But your word, that it's a good thing to grab on to, will go with them."

"It will be all right after it's been passed to be enacted," replied the cautious man of dollars. "I'm always afraid of one of those cowhide-boot members hopping up in the back row at the last moment and starting a holler."

"Henry, there's a science in hollering," affirmed the lobbyist. "There's no one in sight in this State who understands the art. There are a few who are trying it. But the best they can do is to yap and snap at the heels of what has passed. There are a few chronic cases of that sort, and nobody pays any attention. I don't even stop to kick out behind at 'em!"

"But there is such a thing as one of these amateur watchdogs getting into the path ahead of you."

"It's a matter of waking up the folks, then, and they don't bark in the right way to do it."

The lobbyist glanced at the quiet old man of the brindle fur cap—a careless glance that satisfied him that the old man was the human toadstool he seemed to be.

"Henry," he declared with vigor, "getting what you want in these days, or preventing what you don't want, is pretty largely a matter of audience. Why, they have to advertise religion to make it go in good shape. Reforms have to be advertised. If you don't know how to get the folks around you, you can't accomplish anything. Old Wasgatt, who was carrying the gospel of the Independence League down through the coast towns in the last campaign, found in one town that the Republicans had hired one hall out from under him for the evening he was billed to speak, the Democrats had the other, and some one had painted across his posters in red ink, 'Postponed.' Now that looked like a slim show for an audience. Old Wasgatt stole a dry-goods box from behind a store, got a kerosene torch, went out in the village square and hollered 'Fire!' He broke up both the other meetings and got an audience of more than a thousand."

The man addressed as "Henry" did not pay much attention to the tale about old Wasgatt. He sat scowling at the end of his cigar.

"Well, O. P.," he said at last, "I suppose we'll have to keep on building new railroads in the same old way. About so much coin will have to be put out of sight forever in the foundations. We bond fellows are ready to attend to the superstructure when the foundations are in. Our stuff has got to be in sight. And I reckon this new plan of letting the State help on the foundations without knowing it is better than trimming the towns along the line for that sacrificial common stock."

"At the same time saving the expenses of brass bands, barbecues, bunco orators and bribes to town officers," stated his friend. "I've appealed to 'public spirit' until the words suggest gold brick to me. I feel more decent working a legislature. We need railroads, but I haven't got the heart to bunco the cowhide-boot fellows any more with the 'development hoorah!'"

"It was borne in on me pretty strongly when I read about that town down in Tacconnet County, somewhere—the town that has gone broke, you know! Seems they expected a branch road and got trimmed all around."

"It's all a gamble," returned the other. "And the little fellows always get 'raised out of the game.' I'm sorry, but that's the way it has to happen. A good poker-player comes back to look for his money where he lost it. But if you can't bring money to buy chips you have to stay away. By the way, Henry"—he looked quickly and carefully about him, and then glanced again at the old man opposite. The old man had his eyes shut—"here's something strictly on the inside. The big folks are behind it all! As soon as we get our legislation, our location, and finish the extension they're going to take it off our hands at a million and a half. Now get busy with your people!"

Pilsbury Nute was sorry when those men left the train. It had been worth while listening. He had been learning a new gospel: he needed an audience, and the town of Liberty Gore needed advertising. That much had been impressed upon him. The man who had done the most talking had thrown a twisted wad of paper upon the floor when he left the car. He had tapped the paper occasionally upon the capitalist's knee as he talked regarding the possibilities of investment in The Telos Northern. Mr. Nute picked it up and untwisted it. It was a printed bill—a House document—and bore the caption: "An Act relating to the incorporation of The Telos Northern Railroad." There were many pages in the pamphlet, and ordinarily Mr. Nute would not have considered business about an up-country railroad extension worth reading. There were reasons why he studied that pamphlet. He pored over it till far into the night beside the air-tight stove in his little office. The nub was so swathed that he needed that tip



He Attracted More Attention Than His Cause

from the man who had done the most talking in order to understand at all. But, following the clew, he found that when that bill should be enacted the State would be not only throwing off taxes on the new portion of the railroad, but would practically exempt for twenty years a hundred miles of railroad that had been paying taxes for thirty years and had been making money at that! In the State Year Book he hunted up the clause in the constitution that forbids the State to loan its credit or otherwise subsidize private enterprises. It occurred to him that if the Tacconnet and Atlantic could have gone into partnership with the State years before, the town of Liberty Gore might have had better luck with that block of common stock. The man who had talked advised looking for money where one had lost it!

He straightened the blankets and made ready for bed.

"I reckon we'll advertise first," he mused. "According to what the man said—and he talked as though he knew—nothing much is accomplished in these days without advertising. We can't advertise natural resources, undeveloped power, real-estate boom, schools and unsurpassed advantages—not where a town is bankrupt. We'll advertise what we've got. We'll advertise that town debt. I thought I was advertising it up at the Statehouse, but it seems that I hadn't got the science of hollering down fine enough. We'll advertise that there were so many hogs at the legislative trough that we couldn't get near enough for a smell. And—well, then we'll advertise other things according as the advertising campaign develops!"

At nine o'clock the next morning Deputy Sheriff Flye, issuing from a conference with "Judge" Nute, tacked up a call for a special town meeting—that posting of the written call was to cover the law. But to get the people to the meeting Deputy Flye had to ride from end to end of the town and talk himself hoarse. Town meetings and taxes had become vague matters of form in the estimation of the voters. There was nothing vague about the purpose of that town meeting when Pilsbury Nute had finished his speech.

There are strange responses when the call goes forth for martyrs. Martyrs do not come from the ranks of the smug, fat and contented. Liberty Gore decided in town meeting that it was ready to advertise. It cost something—like all good advertising. It cost Liberty Gore the remnants of its pride and reputation. But Liberty Gore was not valuing those assets highly just then. And it voted as a town—it acted as a town—and in union, often, there is no shame.

"Fellow-townsmen," said "Judge" Nute, dismissing them, "we have now begun to holler. We'll see how long the big guns of this State will dare to have us holler!"

On the afternoon of February twenty-fifth a procession of sleighs, pungs and horse sleds filed into the shire town of Tacconnet County, paraded the main street, to the astonishment of onlookers, and broke ranks in the yard of the county jail. Men, women and children to the number of a hundred or more shook themselves out of their coverings, stretched their cramped and cold-stiffened limbs, lined up and followed a leader to the granite steps of the jail office.

At the head of the steps the leader whisked off his ear-tabs, pushed aside his scarf to display the tarnished badge inscribed "Deputy Sheriff" and reached out to ring the bell. But the door was opened before he reached it. The fat man who opened wore a long-tailed coat and a look of amazement, and his gold badge proclaimed him High Sheriff.

"This is Deputy Sheriff Flye of Liberty Gore and prisoners," announced the man on the steps. There was a little touch of excitement in his piping tones, but he fronted the sheriff courageously. The sheriff stared at him and then stared down the row of meek faces.

"The folks have had a long ride and I don't want to keep 'em standin' out here," stated the deputy. "Pass in, people!" he cried, standing to one side and motioning.

"You just hold on here a minute," commanded the sheriff, barring the door with a fat leg. "I shan't let this crowd in here."

"You'll have to," retorted the intrepid Mr. Flye. "You're the jailer and this is the jail, and these are prisoners that I'm committin'. And I've got the papers all regular in my pocket." He slapped his breast. "Pass in, people!" He encouraged those nearest with pats on the shoulder, and the sheriff gave way.

The invaders came, assorted by families. There were several old ladies so feeble that they had to be lugged. The prisoner who came last was a man in a wheel-chair, and two men bumped him up the steps. The deputy entered as file-closer, announcing: "One hundred and four. Tally correct!" and closed the big door. The jail reception-room was full, so was the sheriff's inner office, to which he had retreated, and the overflow was in the corridors. The sheriff was fairly at bay behind his desk, and the deputy crowded his way through to him.

"There's the papers," said Mr. Flye, sticking a thick packet into his superior's hands. "Prisoners have been regularly arraigned before Trial-Justice Nute of our town, waived readin' of warrants, pleaded not guilty, but have been bound over to the Supreme Court on evidence presented. Couldn't get bonds and so have been committed. That's all!"

"What the — Look here, Deputy, what does this all mean, anyway?" demanded the sheriff snappishly.

"Only means what them mittimus says. There they be! Look at 'em. Judge Nute didn't have no option, he told me. There's evidence to hold 'em, there's a law to make a justice hold 'em, and a jail to hold 'em in. And here they be!"

"But you ain't got the face to tell me that the whole town of Liberty Gore —"

(Continued on Page 28)

THE TWISTED FOOT

By Henry Milner Rideout

ILLUSTRATED BY G. C. WIDNEY

IV
"I'll give her this packet," thought David, as he kept watch, spear in hand, through the silence. And in the glare of the next morning, when he turned away from the shallow grave at the foot of a palm, he was already wondering in what terms he should break the news of her loss.

"I'll find her," he told himself, "and give it to her with my own hand, and say—Humph! will I, though!"

After all, he knew only her first name; and at this thought, quickening his pace, he pulled out from his pocket the dead man's keys, and made for the house in a sudden hurry.

The Chinese chest contained only clothes, tobacco, a small box of chlorodyne and other medicines, and the usual white man's kit. In the iron trunk lay more clothes, under which were hidden a small cham-ouis bag of sovereigns and a large canvas pouch of Mexican dollars, weighing down a few sheets of paper marked with unintelligible figures—dates, sums of money, and meaningless abbreviations.

After an hour's search he sat down, utterly defeated: there was not a letter, not a written scrap to tell who had occupied this silent house.

"But I know her face," he said doggedly; "and her name's Mary, and she's alive somewhere." He jumped up as though to start off at once. "And I'm going to find her."

A tour of the house and grove left him only further in the dark. The dead man was no trader in copra, for there was no go-down, and the coconuts lay smashed and rotting on the ground. The dim cathedral of the grove, the blinding crescent of the beach, the luminous indigo and snowy reef beyond, held not a living figure. Landward, through the trees, a low slope of misty, arsenical verdure shut off the west.

"Across the island," thought David. "His cook, the Chinese boy, ran off that way. If there's only a settlement—"

On the chance, he set off inland, gripping his spear for a staff, sweltering under his tight clothes and borrowed helmet, as he climbed through the tangle of feverous boscage. Before noon he came out on a little eminence from which he caught the glare of the western ocean.

His spirits rose; for under the shade of his hand he could descry a thin pillar of smoke smudging the tremulous air on shore, and on the flat band of the sea a scattered flotilla of tiny boats, stuck like currants or dead flies.

"A station there," he thought joyfully; and, tired as he was, he turned without halting to tramp homeward and pack up for the journey.

His marching order was light—the locket, the small package, and the loose page of Punch with its grisly, red defacement, stowed in a breast pocket; in another, the small bag of sovereigns; and slung over his shoulder a bundle of clothing, wrapped round the Mexican dollars. With this burden, which had begun to grow heavy, he came swinging down, at sunset, to the western coast.

He broke cover behind a long, dirty, whitewashed bungalow, a squat go-down with a tin roof, and the straggling nipa huts of coolie lines. Boats littered the foreshore, which exhaled an insufferable stench of putrid shellfish.

On the veranda, at a table, a gross, brown Spaniard lolled in a posture and with a face of extreme and lugubrious melancholy. He sat looking into a tumbler full of milk; but at sight of David he started up in his chair with a squeak of dismay.

"You shall not come back here!" he piped, in a voice absurdly small for his great bulk. "It is no good! I will not speak!" And to prove this assertion he began to pour out a mingled torrent of Spanish and bad English. "Go away!" he cried, fluttering his pudgy hand. "Go away!"

Then his oration stopped short, his mouth remaining open in astonishment.

"Oh! Ah!" he gasped. "I think you are that Englishman." And in a rapid parenthesis of murky sentences he sketched the Englishman's parentage and conduct.

"You see I'm not," said David, and waited for him to regain breath.

"That man," cried the fat Spaniard, waving his arm toward the eastern side of the island, "he send his cook



A Shriek Cry, of Preternatural Volume, Rang in the Stuffy Courtyard

to be *asesino* to my stom-ache! See, I eat nothing but milk!" And grimacing, with a shudder of burlesque tragedy, the speaker took a sip from his tumbler. "That man, he is the thorn in my meat! Some day, look, I will go shoot him. My divers, they all steal for him; and from the other fisheries, everywhere it is the same. They call him Villameres' Englishman—my Englishman! I will go shoot him tomorrow. Tell him so! Last night, look, he send his dog to bite me! Aha, look there at him now!"

The speaker cut short his ferocious declamation, and chirruped suddenly, his broad face radiant and fatuous. Along the veranda skipped the fox-terrier, which, with a bound, perched on the fat knees and began sniffing at the glass of milk.

"Aha!" crowed the Spaniard. "Aha, my little friend! You see, he bites me not! I have suborned that man's dog."

David had utterly forgotten the fickle beast, which now nestled comfortably on a new lap. If the runaway had stayed at home last night, and barked, his master might now be living.

On the heels of this thought followed another: suppose the dog had not run away? David fished in his pocket.

"Does this," he said curtly, unfolding and holding out the torn page of Punch—"Does this mean anything to you?"

The fat man glanced up from patting the terrier, with his brown face still joyful as a babe's.

"What is that?" he asked, looking with unfeigned surprise at the red print of the twisted foot.

David folded the paper and slipped it into his pocket. This man had no part in last night's doings.

"Nothing," he answered. "That's the wrong paper. I've lost the right one. Will you tell me, señor, where I may sleep for the night?"

The Spaniard eyed him with helpless, wavering suspicion.

"Is that man coming, too?" he squeaked indignantly.

"The man," David quietly replied, "is dead."

His questioner gave such a start that the terrier fell through his lap. Then, with a sigh of honest relief, he said:



Looking Down From the Rail was the Strangely-Familiar Face of the Man in Maize-Colored Silk

"I am so glad to hear that."

Smiling pleasantly at David, he took a long sip of milk, and leaned back in his chair to consider.

"I am so glad," he repeated pensively. "He was to my mind just so—as his cook is *asesino* to my stom-ache. You will stay, and celebrate?"

Thus David began his acquaintance with Casimiro Villameres, local agent for the firm of pearl-fishers, Saldero y Hermanos. He was a lazy, melancholy dyspeptic, this agent, in whose mouldy bungalow there lingered the smell of much greasy cooking. Never had David three more unprofitable days to spend. Villameres, gross and crop-full, squeaked in his absurd little voice, straight on from daybreak, through the drowsy noon, to nightfall; but not one word furnished David with any hint beyond what he had already known or guessed. The dead man had bought pearls, independently and without scruple. Many a coolie from Saldero y Hermanos must have crawled under his hut, like the brown man whose arm David had seen rising out of the dark. He had uncounted enemies, said Villameres, but not even they knew him by name.

The runaway cook, a solemn Canton boy, had nothing to say.

"Me no sabee," he repeated stubbornly; once with the sarcastic addition: "Name-card no hab-got."

Yet David broke, for an instant, through this Chinese wall of reserve. Without warning, he spread on the table, after breakfast, the loose sheet with which he had already tested Villameres. The slant eyes of the Chinaman never blinked, but with a shaking hand he set down a plate which clattered slightly, and turning without a sound left the room. For the rest of that day he was missing.

To get his story, and to understand his terror, David would have tracked him through the jungle; but on the next morning the Baltasar Saldero, a dirty lump of a steamer, violated the tropic silence of the bay with her screaming whistle and rumbling chains. Her captain, a barefoot *mestizo*, was drunk and still drinking; a black sow ran loose by the forward winches, and a row of game-cocks were fettered by the legs to the rods of her steering-gear; her one bathtub contained cigar-ends, a torn life-preserver and a bunch of bananas; but she was the only craft which for the next month would come nosing through that labyrinth of reefs.

Casimiro Villameres bade his guest farewell with a kind of stolid melancholy.

"Adios, Señor Bowman," he said, keeping his seat by the table with the inconstant terrier asleep on his knees. "I miss you already." He yawned. "A man here, look, he has no conversation." He screwed up his fat face in disgust as he raised his tumbler of milk. "And even if the cook comes back he will be *asesino* to my stom-ache!"

The last that David saw from the stern of the ship was the huddled, pensive figure fondling his adopted pet.

The crawling steamer, scented by day with onions, copra and frying grease, outrageous at night with the squalling challenges of strange game-cocks picked up at every village along the coast, at last brought up in the harbor of Cebu.

On the rude veranda of the little club which overhung the water, a young officer, his khaki badged with the scarlet of the Constabulary, jumped up in such precipitancy that his glass tumbled over into the ocean.

"Bowman!" he cried, staring. "How in— They cabled from Manila that you were dead!"

"They were only half right," said David, sitting down joyfully in a white man's chair, on *terra cognita*. "Picked up, I was, and carried all over the shop. Look here, you bamboo officer, have you any civilian clothes big enough for me? And what's the next steamer for Manila?"

The bamboo officer took this resurrection calmly, like a man of experience.

"Sung-Kiang," he answered promptly. "Sails in half an hour. I can fit you. Why this haste? You going home, or she coming out?"

"Shut up," said David. "Come along, give us your wardrobe, and what ready money you can raise."

A gallop in a *carromato* and a spurt in a revenue launch brought him safely on board the *Sung-Kiang*. In ten minutes out of that hurry he had seen the British consul, and left not only his own written statement, but the dead man's clothes and money. Of the locket, however, he had said nothing; it still lay in his breast pocket with the little oblong package, the stained page, and the Chinese tailor's label torn from the shooting-jacket.

"These belong to us," he thought, as he watched the shore of Mac-tan slip behind. "It's our affair, hers and mine. And these are all our documents."

That night, at dinner, the blue-gowned steward did him a good service.

"This chit," said David, handing to the sad dignitary a copy of the tailor's label. "What thing he talkee?"

The steward held the paper clear of the fluttering punkah, and squinted.

"My sabee he," was his grave reply; "b'long Nam Sing, Hong-Kong shop."

With this crumb of knowledge, David landed in Manila, to be hailed on Muelle del Rey by the first of many friends, all astonished at his restoration from the sea. Friends, affairs, the need of taking up his broken preparations for home, kept him delayed in Manila when he would gladly have followed to Hong-Kong even so slight a trail as one leading to Nam Sing's shop. Here there was no news; among all the Englishmen with whom he talked at the Tiffin Club or the Ermita, not one could help him; and in these dull, crowded streets the reality of his late adventure began to fade, his promise began to seem Quixotic, and his purpose to grow blunt, in spite of the silver case and the packet which he still jealously guarded.

A single episode broke the monotony of his stay. One morning when the Virgin of Antipolo had come down from the mountains, to be carried in state through the city, David, blocked on a crowded corner, saw a man watching him from across the street. The strange procession was passing between; and among all the staring faces, white or sallow or brown, this swarthy face, under a rakish straw hat, had no eye for the pageant. As soon as his stare encountered David's, the man turned into the crowd and was gone.

"Who was that fellow?" The dark features, intent and passionate, had leaped out, plain as a threat, from among the sleepy spectators. David had seen the man before, but where, he could not guess. It was a curious face—the forehead low but broad, the mouth coarse but humorous. "He might be anybody," thought David; "anybody, from a Spanish lawyer down on his luck, to a half-breed second engineer. But I've seen him, and—and by his looks, he's no friend of mine." He did not see the fellow again. A week later, his affairs in Manila being wound up, he had taken ship for Hong-Kong.

It was a sultry morning when he disembarked in that wide and busy harbor, under the steep, dark-green shelter of the Peak. Ahead of the puffing launch, seen between junks, black mail-boats, and drab giants of the China Squadron, the city sweltered through quivering heat. The square, solid houses, tier upon tier of clumsy, tenement-like verandas, promised nothing but heat and stupidity. Far off, by the Kowloon ferryslip, the tall figure of a Sikh policeman, in tawny uniform and scarlet turban, upheld on slow-moving spindleshanks the dignity of British order.

In the face, in the teeth, of all this his dream suddenly came true.

The glare of hot daylight showed, off the port bow of the launch, the high, black bow of a steamer crowded with hundreds of naked bodies, shining, wet and golden, in the sun—a crowd of coolies sluicing themselves with water. Squabbling and cackling, they made a patch of vivid color, which caught David's eye and held it, as though this familiar sight were something new and strange.

An uneasy sense crept over him, of some great event uncannily repeated, or prearranged, and now about to fall.

Aware of some shadow on the starboard hand, he turned to see, towering high above them, the dark iron crag of a steamer's quarter. The menacing bulk passed close, cleaving the fairway of the harbor toward open sea.

"Must be the Roon," said a talkative landsman to David, knowingly. "She'll be off for Singapore."

To confute him, the gigantic stern swung deliberately over their heads, displaying her name: Yin Shan.

David read the name without interest. Then, his eyes chancing to rove higher, he sprang up, bumped into the talkative man, flung him aside with a negligent fury, and went jumping aft, over the feet of indignant passengers.

The launch tossed on a wake of seething green and white, like an upheaval of lemon ice. High above this lengthening turmoil, from the after rail, a girl in a white dress stood looking down, alone.

She saw David staring at her as at a ghost. A curious change as of recognition, a pallor of sudden and great emotion, transformed her for an instant. It was gone as quickly, while she made a little gesture of disappointment.

His dream was true and complete. The face, now dislimning in the distance, was the face in the silver locket.

She became a white speck, motionless, in the stern of the departing ship.

HE HAD seen her. The shocking coincidence left him between amazements—whether he had seen her at last, or too soon, or only by proxy and mistake. This mental hubbub—which set him walking briskly but without aim down half the crowded length of the Queen's



"He Sent His Cook to be *Asesino* to My Stom-ache!"

Road—subsided or recoiled into his first certainty. The face looking down from the stern was the face inside the dead man's locket. He had seen her—but outward bound.

He turned with a sudden, clear, and urgent purpose. The Yin Shan was McNaughton & Lovett's boat. He knew a junior in that firm.

"Hai!" At his raised hand a lounging saffron-and-blue figure sprang up between brass-bound shafts, and came trundling his rickshaw through the press of busy coolies and grave, yellow merchants.

"*Fai-di!*" The rickshaw tilted, caught the balance, and started on its rattling way.

Under the cavernous, vaulted roof of the pavement a swarthy man, wearing a slouch Panama, and Chefoo silk pale as the tassels of ripe maize, turned to inspect the strings of flat, white-powdered devil-fish in a provision shop. So abrupt was his movement, that only by chance had David caught the necessary glimpse. The dark features, the shrewd eyes and coarse but humorous mouth, were those of the stranger who had watched him through the crowd in Manila. Now, by a single flash of discomfiture, they showed that David had turned with inconvenient speed. Nor was it natural for any man to be so suddenly engrossed in dry devil-fish and brown, varnished ducks.

"What in the world does he want of me?" thought David. "I'll ask him, and have it out."

But when he had shouted to the bounding coolie, and the rickshaw, wheeling, had collided with a sedan-chair, and disengaged from a brawl, the man in Chefoo silk had slipped from sight down one of the narrow alleys leading to the fish-market.

The incident had faded by the time that David was mounting the great steps of McNaughton & Lovett, Limited. In a sudden flush of excitement he crossed the dark, cool office, and called for his friend.

A merry little junior, alert and smiling, shook hands across a polished plateau of teak.

"How are Cadwallader and all his goats?" was David's greeting. "Who brought you a pony once from the north of China?"

The happy little Welshman grinned.

"One of my goats," he answered. "But he was a good judge of horseflesh, and what can I do for him?"

"List of passengers, please—Yin Shan." For some reason, David found his pulse beating quickly as he ran his finger down the written names. In a second or two he would know the next word after "Mary"—the word at which the other man had been struck down in the hut.

He groaned.

"What's up?" said keen little Mr. Pryce.

"Here," said David in dismay. "Do you remember either of these?"

He turned the list around, with two fingers, spread apart, on the names:

"Miss Mary Naves, Surabaya."

"Miss Mary Dekker, Surabaya."

The Welshman twisted his gingery mustache, studied the entries soberly, then looked up with a twinkling eye.

"Can't say I do," he answered. "Oh, wait a bit! One was deuced pretty. But blessed if I remember which came first." David watched him grimly.

"Ap Evans, Ap Rice, no fooling," he threatened. "I'm in earnest."

"So am I," said the junior, in surprise. "Don't you know which? Bar sells, I don't."

The two men had tiffin together at the club; but though Pryce racked his brain he could give no further help. The whole affair seemed to please his sense of humor inordinately.

"New departure for you," he suggested, "to take such interest in the ladies. One thing, they'll both be in Surabaya, and two are better than one. Why not go there?"

"Thanks, I will." David's serious look made the little man stare. "What's the next ship?"

Two afternoons later Pryce left his cricket to see this unaccountable friend off. His launch dropped astern, and David, turning to climb the ladder, ungratefully forgot him in that instant; for looking down from the rail with a smile of satisfaction was the dark, strangely-familiar face of the man in maize-colored silk.

He had gone below by the time David reached the deck.

Doubts were now out of the question. Whoever he was, he had not come all this way by chance. His presence on board was so far welcome that it would give employment to an impatient traveler.

Through dinner, David watched him down the length of the table. He ate slowly and clumsily, studying, between bites, one after another of his messmates, with great, brown eyes, of which the iris, fringed like a Cingalese's with velvety radiation, had a curious luster, as though touched with belladonna. Yet they were bold eyes, quick and cynical, which met David's with a sly gleam of amusement. The fellow might have been nursing some joke or secret.

Through the general murmur of talk his voice came once or twice—soft and musical, but restrained or retarded like that of a speaker who dwells on words which come with effort. He was discussing markets with a Dutch cinchona planter.

At one point, when their talk grew animated, he plucked from the heart of his curry a little white ball of rice, and posing it with finger-tips close-bunched, popped it between his thick lips. Then, suddenly abashed, he caught up his fork with a comic air of guilt.

The trivial slip went unmarked except by David, on whom it had a singular and startling effect: he had somewhere seen this fellow eating in the same fashion. Where, he could not for his life recall. A reversion to savagery, here in this lighted saloon, the thing stuck in his mind and troubled him.

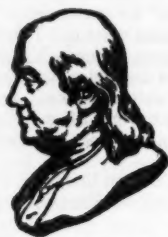
Later that evening, he had walked his five miles around the deck and stood by the rail, watching the great stars above an ocean of glossy ebony.

"Sir, will you smoke?" said a soft, ingratiating voice. The man in Chefoo silk stood offering a packet of cigarettes.

Before he had time for yes or no, David found a cigarette thrust between his lips, and a match, shielded in the box

(Continued on Page 19)

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PHILADELPHIA, JANUARY 23, 1909

Agitations in Cold Storage

THERE is little profit in comparing the experience of 1908, as disclosed by statistics, with that of the other post-panic years, 1874 and 1894.

Bank clearings and railroad earnings fell off about ten per cent, which may be taken roughly as the measure of the reaction. Whether this is somewhat more or somewhat less than the decrease in 1894 doesn't matter. Iron production decreased forty per cent, which is far greater than the shrinkage in 1894, and in this line the recovery to date has been comparatively less than after the collapse of fifteen years ago. Nevertheless, the effects of the panic of 1907 have already practically passed away.

The business situation is largely a state of mind, and reports generally agree that Christmas and New Year were celebrated this year upon a scale of unprecedented extravagance. That fact is more significant than the output of the blast furnaces. The aggregate advance in market value of listed stocks in 1908 (over the panic level) was three and a half billion dollars. Significant, also, is that fact. Generally speaking, the country feels buoyant and considerably inclined to "blow itself." As a trade indication, that fact outweighs the others.

The effect of the panic has practically passed away. Hardly anywhere nowadays do we see those wise admonitions to be economical, cut down our living expenses, lay by our money, and scrupulously abstain from everything of a booming or speculative nature, which were thrust upon us at every turn one year ago.

The agitation for banking and currency reform appears mostly to have relapsed to an academic state. We notice it in print comparatively seldom. Not that the admonitions concerning extravagance and speculation have been thrown away. They have been laid by, merely, for use after the next panic.

Grooming India for Autonomy

NEAR a century and a quarter has passed since Warren Hastings leased an English army, at a net rental of four hundred thousand pounds, to one Indian potentate for the cheerful purpose of butchering the subjects of another, and found his way with rack and thumbscrew to native hoards of rupees. Since then, no English proposal with regard to India has been more important than that now brought forward by Lord Morley. Councils in which the different classes of native population shall have some representation, and which shall be empowered "to discuss matters of general importance and pass resolutions," do not look like a very large measure of self-government; but they are a beginning. When the plan has been carried out, native opinion will have a means of expressing itself otherwise than by assassination and sedition. The rest will come.

In Hastings' time, and later, a majority, no doubt, of the wisest and most humane Englishmen doubted that the people either of England or of America were capable of self-government. Today their fears of "the mob" sound utterly stupid. But they judged by the facts before them; and, if the mob had never been permitted to exercise political power, wise and humane men would still doubt that it was capable of exercising it.

So, no doubt, it will be in India. As the natives acquire political power they will learn to use it prudently. There

is no danger that such power will be released to them faster than they can assimilate it. England will see that the process is sufficiently gradual.

The Tories, of course, argue that the country should be completely "pacified" before any measure of reform is vouchsafed it. But if the country were completely "pacified" they would urge that no reform was necessary, because there were no signs of discontent.

Chance in Human Affairs

THOSE "acts of Providence" which retarded and finally destroyed the Spanish Armada would have been noticed by a modern battle fleet as rather nasty weather, but probably would not have kept such a fleet in port an hour, or turned it a point from its course.

When the Armada sailed, Bacon was twenty-seven, and already deep in the work from which modern science is often dated. Since then the field of "Providence" in the affairs of men—meaning incalculable and unavoidable chance—has enormously contracted. Ships sail regardless of weather. London does not fear another Great Plague or Great Fire. A little less than a hundred years ago people died of famine in one part of France while there was plenty of wheat in another part. In any civilized country that could not happen now, when it is easier and cheaper to carry wheat from Kansas to Antwerp than it then was to carry it from Brittany to Lorraine.

Since the great Sicilian earthquake of the seventeenth century the field of blind chance, especially in a social sense, as affecting communities, has steadily grown smaller. We see by last month's unprecedented catastrophe there how large it still is. Instruments at Washington recorded the shock. All the resources of civilization were promptly available to succor survivors; but against the disaster itself there was no defense. This terrible calamity may inspire efforts through which, finally, an earthquake will be foretold as accurately as violent atmospheric disturbances now are.

The Easy Money Commission

UNDER some scandalous provision of the law which we do not fully comprehend several gentlemen are, at this writing, on trial for performing acts which in themselves are highly benevolent and meritorious. To rich and innocent patrons, it seems, they sold books at prices which sound like the fervid poet's fondest fancies; prices unearthly and sublime, the mere mention of which tends powerfully to awaken the beautiful emotions of awe and admiration. If to exalt the imagination is the function of art, the indicted gentlemen are simply Raphaels in a humbler line.

The charge, as we understand it, is that the books weren't really worth anything to speak of; that, in selling the extra special de luxe edition for twenty-two thousand dollars, the gentlemen tucked about three ciphers on the true value. If the law supposes that is anything against them, the law is very foolish. To people who pay twenty-two thousand dollars for an essentially commonplace set of books, the whole value of the transaction consists precisely in the fact that they did pay twenty-two thousand. If they paid thirty-three thousand they would be just one-third happier.

This shows the disadvantage of leaving an important field to unregulated private enterprise. Every city which contains an opulent and innocent class should appoint, or elect, a Commission of Easy Money, to be charged with the responsible duty of supplying the local demand for de luxe editions of last year's almanac, lost Old Masters, genuine Etruscan electroliers, rare Babylonian cigar-cases and similar articles of virtu at prices commensurate with the bank-account and guilelessness of the purchaser. The proceeds, after deducting all cost of manufacturing the articles, would probably about support the Public Library and the Museum of Fine Arts.

Cutting the Melon After Eating It

MR. CARNEGIE'S ideal of complete profit-sharing, with all the capital stock of a concern held by those who work for it, might easily have been achieved a generation ago.

To achieve it now is much more difficult.

Some thirty-five years ago Mr. Carnegie embarked in steel-making. The capital of the concern, supplied by himself and several partners, was seven hundred thousand dollars. Profits were very large, the duty being twenty-eight dollars a ton on rails. These profits, rapidly accumulating, were mostly put back into the business; with them new mills were built. The business thus fairly created its own capital as it went along. When the concern was sold to the Steel Corporation for several hundred million dollars, that sum represented mostly an original investment of about a million, plus the accumulated and compounded profits.

If some good scheme of profit-sharing had been instituted at the beginning, a large body of what Mr. Carnegie

calls workmen-capitalists would have resulted. From time to time a few exceptionally able employees were admitted to a share of the profits—given an interest in the business. The final purchase-price was divided among sixty-odd persons.

But a great many thousand workmen were left out. They can't get in now. At most they can, out of their savings, buy a share of preferred stock, returns on which are limited to seven per cent.

To absorb the entire capital stock by that process would take a very long time.

Profit-sharing that begins after the proprietor has taken all he wants is, obviously, handicapped.

More Special Legislation

IT IS special legislation of a most vicious sort, in that it will add greatly to the cost of running the Post-Office Department and tax the whole country for the benefit of a class. It is in its essence socialistic and at utter variance with the genius of the American people.

Such is one of the objections which Indiana financiers have brought against the proposed postal savings-bank. It is a pretty heavy objection, too. Not but that the whole country may be taxed for the benefit of a class. The tariff does that. Advocates of ship subsidy want to do it. But in those cases the beneficiaries constitute a comparatively small and a positively wealthy class. In so far as the postal savings-bank would increase the expenses of the Department it would amount to taxing the whole country for the benefit of a large and comparatively poor class. Whether or not that is at variance with the genius of the American people, it is certainly at variance with the practice of the American Government. Probably it is socialistic. About all measures which aim to accommodate the most numerous and less fortunate members of the community are denounced under that name.

We expect this great truth will have considerable weight with Congress when it comes to consider redeeming the Republican platform's pledge in respect to postal savings-banks. There is certainly a danger that such banks might at some point trench, in some degree, upon the profits of flourishing private enterprises; while accommodating poor persons, they might discommode rich persons. Whether a Congress of which Messrs. Cannon, Payne and Tawney are the chief figures could ever bring itself to launch upon the country a peril of that nature we rather doubt.

Right From the Under Side

NOWHERE else than on the sporting page, we think, could you find the matter stated with quite this engaging candor: "According to local politicians, the racing interests will have to take a sack containing at least five hundred thousand dollars to Sacramento when the Legislature convenes. That seems like high-priced lobbying; but, if it knocks the persimmons, the game will get a new and secure lease of life well worth a big price. X—is authority for a statement that stockholders of the track clean up a million dollars a year after paying all expenses and 'touches' from small politicians, besides subsidies to large ones."

As the little flower-cups catch and retain the morning dew, so every "game" is a depository of political truth. Were we to endow a Chair of Applied Politics we should have it look for "games" in perfect certainty that, wherever it found one, it would also find frank and copious information concerning the state of politics in that locality—generally with price lists revised up to date.

Such a chair might have the Congressional Record on one hand, but it certainly should have the Police Gazette on the other. It might have a speaking acquaintance with the chairman of the National Committee, but it ought certainly to be on easy terms with the person who keeps a prudential eye on the stairs, back of the saloon, that lead up to the green tables. Within the field of their knowledge it would find the pool-room proprietor and book-maker more luminous than a Cabinet Minister—which, perhaps, isn't saying much. Where "games" are there is a cross-section of rotten politics, easy to be explored.

Of all political commentators, sports are the most candid—perhaps because they realize that there's no use denying a sinful fact which their very presence proclaims.

Poor Richard Junior's Philosophy

☞ Light travels fast, but gossip can give it a handicap.

☞ The woman who has nothing on her mind but her hat always buys a big one.

☞ If you want to hear what a splendid character your late neighbor was, marry his widow.

☞ To keep pace with some of us, the Recording Angel must run his books on the double-entry system.

☞ The gas-bills begin jumping the moment your daughter becomes the light of some young man's life.

WHO'S WHO—AND WHY

The Near Cabinet's New Head

GET this: Beekman Winthrop, who is to be First Assistant Secretary of State in Mr. Taft's administration, under that cherubic patriot, Philander Chase Knox, is of the eighth generation in direct descent from John Winthrop, Colonial Governor of Massachusetts, and of the seventh generation in direct descent from John Winthrop, first Governor of Connecticut. Governorships probably ran out about the time the Connecticut ancestor hawked on to his job, or the Winthrops thought best to enter other fields of endeavor. Something must have happened, else the fortunate Beekman would likely have been descended from other Colonial Important Sounds.

As it is, our present heavily-ancestored Beekman has it all over any prospective cog in the Taft wheel as far as descent is concerned. He is eligible to about every early-arrival society there is, for the first Winthrops apparently got in with that original colonial sideboard of which nine million authentic specimens have been discovered in Virginia and New England and now roost proudly in various homes throughout this fair land. Then, too, there is the Beekman end of it. That he will add dis-tang-gay to the State Department goes without saying, hence I say it, for Philander Chase Knox is first in descent from David S. Knox, of Brownsville, Pennsylvania, and not a Pilgrim Father or a Colonial Dame (original) ever heard of Brownsville, Pennsylvania. Not, of course, that Philander Chase Knox hasn't a pedigree, but that Winthrop has so much pedigree that his chart looks like one of those tables the financial reviews print on January first showing the fluctuations of the market during the year.

Ramifying as he does back to those brave days when those of our forebears who had arrived on the spot were so bravely building this Great Republic, he will be an acquisition to the Taft administration, an asset, rather, that will have a distinct value.

To be sure, Beekman has been an assistant secretary for some years, is now, in fact, Assistant Secretary of the Treasury, but that carries no distinguishing mark. The First Assistant Secretary of State is the leader of the Near Cabinet Set, which is something, is it not? It is; but what? Pleasantly upholstered with legal tender, Mr. Winthrop, early in life, decided to be a statesman, as was fitting for the eighth in descent from the first John—it really seems a pity his name isn't John—it would be fine, when Mr. Knox is away, up at his farm in Valley Forge, trying out those light-harness horses of his, to have State papers—passports and those intimate letters to our consular representatives abroad that make the said consular representatives duck for the cellar when you present them—signed John Winthrop, acting—but very few parents look so far ahead, and, usually, the mother has a pretty name of her own she wants to use on the child, notwithstanding the loud cries of the father for the good, old, distinguished and historical handles that belonged to those far back—well, hang it, she always has her way, doesn't she?—however, as we were saying, pleasantly upholstered with legal tender, Mr. Winthrop early decided to become a statesman.

The Acutest Care of a Diplomat

BEING Premier of a Cabinet, which is the way the Washington correspondents refer to the Secretary of State when they want to be fussy about the incumbent, is an occupation worthy the attention of any man who has money enough of his own so he can live in Washington on the thousand dollars a month that goes with the place. It is a gentleman's job. One deals with ambassadors, personal representatives of sovereigns, you know, and one has a finger in world affairs. One reaches out into the chancelleries of Europe and one percolates into the diplomacy of the Far East as well as diploming into the percolations of our Latin brethren of the Near South. There are smaller worries, at times, over the appointments of consuls and such, where crass and sordid politics must be resorted to, but, usually, a Secretary of State is on a higher plane than that. His acutest care is to protect the silver at his New Year's reception to the diplomatists.

The reason for this is that when the First Assistant is the right sort all the Secretary of State has to do is sit in his quiet and dignified office, in a quiet and dignified pose, and keep his finger on the political pulse of the world. The First Assistant is the chap who bears the heat and burden of the day. There was that famous Gridiron Club conundrum, proposed when Secretary Root and Assistant Secretary Bacon were among those present: "Why may Secretary Root be said to be the very Shakespeare of diplomacy?" to which the answer came: "Because he gets the reputation, and Bacon does the work."

Still, the First Assistant gets his recompense. He leads the line of assistant secretaries at all Presidential receptions, just abaft of the Commissioners of the District



It Really Seems a Pity His Name Isn't John

Serious and Frivolous Facts About the Great and the Near Great

of Columbia and one lap ahead of the Solicitor-General. Moreover, any good, house-broken Secretary of State will be away from the department a good deal, and then the first assistant has the privilege of signing as "acting." They will sit up and take notice, over there in Downing Street, when they begin to get papers signed "Beekman Winthrop, acting." They will hark back to those good old colonial days, when the two Johns were signing papers for them as subjects, not as emancipated citizens, and shed a tear or two, perhaps, over that tax on tea.

Naturally, our Beekman, eighth in descent from John and seventh from the other John, has a manner. Haw! Haw! 'pon m' word, old chap, he really has, a sort of a consolidated ancestral and Harvard manner, which is interesting to all students of such personal appendages. It is a fine, distinguished manner, with nothing particularly original about it—just the same kind of a manner you can find any time you flush a Harvard citizen. Frank Hitchcock used it to good effect when they were rustling for votes for Taft last spring, before the convention at Chicago—that is, Hitchcock used Winthrop's manner, as attached to Winthrop, not for himself. You see, when a perspiring Southern politician got into town seeking to land on the band-wagon, but not wanting to be too precipitate about it, the plot was to take him around to see Winthrop, "direct descendant of John Winthrop, you know, and Assistant Secretary of the Treasury." Winthrop knew his business. He first impressed the visitor with the manner, and then he invited the visitor out to luncheon. Almost any Southern politician with delegates in tow would be flattered to go to luncheon with a Winthrop, and almost all of them were. Winthrop usually came down to brass tacks at the luncheon, threw the harpoon into the visitor and grabbed him off for Taft, and then Hitchcock steered the visitor over to the White House for a "So glad! So glad!" and the deed was done. Whereupon, Mr. Winthrop is now coming into the fullness of his reward.

But—and here is the pleasant part of it—young Mr. Beekman Winthrop—he is not yet thirty-five—has a lot of other qualifications besides the descent from the two Johns and the manner and the wad for his new place. Strangely enough, although one never forgets it, either in his presence or out of it, that he is what he is, a lineal descendant, you know, he does not try to get by with that awe-inspiring attribute as his only excuse. He has ability, and he has no desire to shirk work. When he finished Harvard he went through the Harvard Law School, graduating in 1900. In November of that year he went to the Philippines as private secretary for Mr. Taft, then Governor. Next year he was made assistant executive secretary for the islands, and in 1903 was appointed a judge

of the Court of the First Instance, acting until he was made Governor of Porto Rico in 1904. He came to the Treasury as one of the three assistant secretaries in 1907.

As soon as he arrived in Washington he qualified for the Tennis Cabinet, and has been basking in the smile of Executive approval ever since. He is an able citizen, industrious, tactful, dependable and enthusiastic over his tasks. It is quite likely Mr. Taft had a good deal to do with his selection by Mr. Knox for the post in the Department of State, for Mr. Taft knows him thoroughly and, by the same token, Mr. Taft's judgment of men is excellent.

And, speaking of the Near Cabinet Set, to have a real Winthrop at the head of it will give it some class. The two Johns, back in colonial days, did not labor in vain.

A Long Throw

OLD MAN MULLIN, a famous cornfield lawyer of Arkansas, was retained in a hog-stealing case in a local court. He had had a couple of adjournments, and when the case finally came to trial a new lawyer, named Reid, appeared against Mullin's client.

"Jedge," said Mullin, "I object."

"Object to what?" inquired the court.

"Object to what?" snorted Mullin. "I object to this man Reid comin' here and throwin' himself across the peninsula of this case."

A Pious Hope

IN THE days of the land troubles in Ireland, as Frank O'Malley, the Irish patriot has it, two tenants were told off to lie in wait behind a hedge and kill a particularly offensive landlord. They were told that this landlord always came in from town at half-past five o'clock in the evening, never having missed a day in years. The two men took guns and went to the top of a bit of a hill and sat behind a hedge. It came half-past five and no landlord had been along. One of them went and took a look over the brow of the hill. No one was in sight. The other one took a look. The landlord was not to be seen. It was then near six. The men with the guns were perplexed. "I hope nothin's happened to him," said one.

No Nature-Faking for the Earl

THE Earl of Warwick was a guest at a recent dinner of the Gridiron Club, in Washington. One of the skits was based on President Roosevelt's coming trip to Africa, and in it a small tent was used. Also the names of strange animals, such as bongo and whiffletit, were introduced.

"Reah-ally," said the Earl, "I am surprised anybody should think the President could get along with so small a tent as that. It is quite unsuitable, I assure you. I have traveled extensively in Africa, and I feel suah he will be disappointed if he expects to find animals there with such strange cognomens as those introduced in this portrayal." (Lawfter.)

The Parlor Dead-Line

AN OLD Irishman named Casey made a lot of money as a contractor and built a fine house for his children.

The sons and daughters were much ashamed of the plebeian father, and Casey was always kept in the rear of the house when they had a party or a reception. One day Casey died and there was a great to-do about it. The children had a fine coffin, with lashings of flowers, and Casey was laid in state in the parlor.

That evening an old Irish woman, who had known Casey when he was a laborer, came and asked to see the face of her dead friend. They conducted her to the parlor.

She walked up to the coffin, took a long look and said: "Faith, Casey, an' they've let ye into th' parlor at lasht."

Why They Both Laughed

"I AM a student of rural humor," said George Bleistein, president of the Courier Company of Buffalo, "and these, to my mind, are the gems of my collection!"

"I met a farmer on his way to town up near my place in Livingston County, New York. 'Where are you going, Jim?' I asked him.

"'I'm goin' to town to git drunk,' Jim replied, 'and, gosh, how I dread it!'

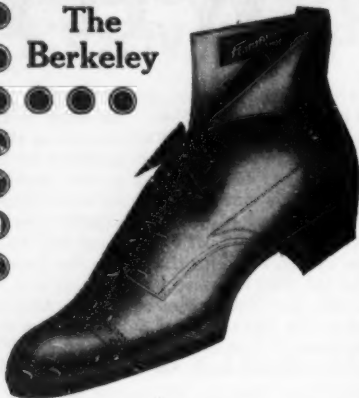
"The other one was at a horse trade. 'What's Bill laughing about?' I asked a farmer friend.

"'He just bought a horse.'

"'Well, what are you laughing about?'

"'I sold it to him.'"

The Berkeley



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THRIFT

A Financial Club of One

NEARLY twenty years ago a clerk organized himself into a financial club of one. About the time his first vote was cast he married a girl who was a good householder manager. The couple concluded that they could live comfortably on less than his salary of thirty dollars a week—this man was paid every Monday. To get security, protection for the wife, and an investment that would save the profits, too, a ten-year life-insurance policy for five thousand dollars was taken out. Going to the cashier in his office, who was his personal friend, the husband arranged to receive \$25.85 weekly as salary, leaving \$4.15 a week in the cashier's keeping as a drawing account, payable to his order. That amounted to \$215.80 a year, and the insurance premium was \$215.25.

For ten years this arrangement continued, with very few occasions when the weekly amount was not set aside. The policy was paid up nine years ago, a total of \$2152.50. Since then not a cent has been paid the insurance company. Next year, if the clerk wants it, he can draw from the company \$2090 plus \$760 accumulated profits—his was a participating policy. Total, \$2850. Had he died at any time his family would have received \$5000 with accumulated profits. All this was done with \$4.15 a week, saved for ten years.

An Artist's Real-Estate Deal

AN ARTIST employed by an advertising agency had never saved anything up to the day he was married, six years ago. His wife and her sister, however, had a joint cash surplus of eighteen hundred dollars. After considerable investigation of properties a country place in Connecticut was purchased, fifty minutes by express from New York City. There were ten acres of stony land, an enormous wooden mansion, built by a retired merchant in the early seventies, a big barn, a coachman's cottage, and a private graveyard with the collection of ready-made ancestors that usually goes with a few acres in Connecticut.

Price, five thousand dollars. Land in that locality then was worth fully five hundred dollars an acre for residential purposes. Therefore, the buildings were virtually thrown in free. All were in rather dilapidated condition, and the land of little service except for grass and poultry.

The sisters paid in their eighteen hundred dollars on this property, the unmarried one taking joint title. A mortgage for thirty-two hundred dollars was given a local savings-bank, interest six per cent. With sixteen dollars interest to pay monthly, and taxes, all pressing obligations were taken care of. Principal on the mortgage could be paid off a dollar at a time if desired, at convenience. It was decided to set thirty-five dollars as the imaginary monthly rent of the place, however, and this was to be paid into the bank as to a landlord. At the same time the artist opened a savings account with the bank, and into that undertook to deposit at least one week's salary each month—forty dollars. This made a total minimum saving of seventy-five dollars a month, and left an income balance of eighty-five dollars for living expenses, commutation, clothing and fuel. Every three months there was a casual stocktaking of the family's needs for the three months to come, and from the savings-bank account, surplus was transferred to apply on the mortgage, according to conditions. By close living and a little outside work the mortgage was steadily reduced until two years after the purchase, when only seventeen hundred dollars remained, with a monthly interest charge of eight-fifty. At that stage the other sister married, and her share was bought for a thousand dollars on an arrangement whereby fifty or one hundred dollars was paid, when convenient, from the savings-bank account, and four per cent interest paid on balance due her.

At the beginning of the fifth year the original mortgage had been so reduced that the artist began building a new house. Until the last dollar had been cleared he worked slowly, digging the cellar and building foundations from his own surplus. When the old mortgage was finally canceled he gave a new one for thirty-eight hundred dollars so as to complete his



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house, and this is now being paid off like the first.

The property has yielded some additional revenue from the day he got it. Hay is sold standing to farmers who cut it, the barn is rented for six dollars a month, and the coachman's cottage for five, the last being occupied by an artist. One drawback to the arrangement was expense for a winter home. For one winter in the old mansion, with its picturesque fireplaces, demonstrated that living comfort has been greatly bettered since the seventies, and for four years rooms were rented in town during cold weather. Since the new home has been completed, though, the old is rented in sections to artists eight months in the year, and yields more than enough income to pay the interest on the new mortgage. At the present rate of payment the latter will be extinguished in less than three years. The whole property today has a conservative selling value of twelve to thirteen thousand dollars.

Fined Into Prosperity

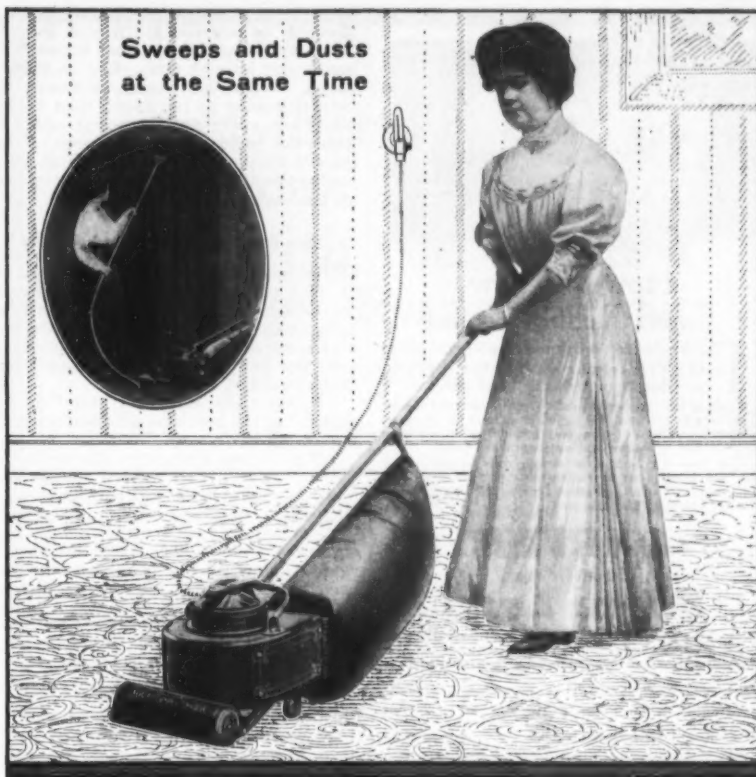
A YOUNG merchant had a small retail business, a bad memory, and a bad habit of trusting to that memory instead of making written notes of orders, sales, appointments. He forgot repeatedly, sometimes losing a sale, sometimes a customer, and not infrequently giving away merchandise that had been sold on credit and never charged. He was told of Benjamin Franklin's plan of keeping a daily account of good and bad habits, and devised a similar plan for dealing with his own bad memory, drawing up a schedule of penalties.

For every neglect of a business appointment carrying no profit he paid ten cents into the memory fund. But if Mrs. Jones asked him to call at ten o'clock tomorrow for an order, and he plumb forgot it until twelve, he made an estimate of the profit that might have resulted, and fined himself ten per cent of this profit. If he kept the appointment, promised to deliver the goods at five, and didn't get around till seven, the penalty was twenty-five per cent of the profit, provided Mrs. Jones would still accept the goods. If she utterly refused to accept them when taken around at nine o'clock in the evening, however, the memory fund got it all—the entire profit that never was. Forgetting to pay a bill in time to take a discount involved a fine of one per cent of the amount of the bill. Running out of stock because he had neglected to order fresh goods carried a penalty of two per cent of the cost of the goods.

Of course, when this merchant lost real profits through forgetfulness the money was gone forever. He regarded these fines as lost money, too, and never touched the little surplus that accumulated in a coin-box at the back of his cash-drawer. The scheme centered his attention on appointments, caused him to keep a memo-pad, look after bills and devise a stock record. It gave some notion of how much neglect cost him in actual profits. After six months the fines dwindled to almost nothing. The plan was adhered to eighteen months, and then the merchant opened the box, bought in a computing scale for one hundred and fifty dollars, and had a few dollars left.

A Stenographer's Savings

A COURT stenographer sat down to think on his fortieth birthday. He hadn't saved a cent, was practically living this week on next week's salary, and realized that his family would have a mighty poor outlook should death take him off. To provide a small surplus he got some extra type-writing from an abstract company, working at it evenings and earning four dollars a week above his salary. This money went into a savings-bank at four per cent interest, and when there was sufficient to pay the first premium the stenographer took out a life-insurance policy. Being his first insurance purchase, and in a day when there was less popular knowledge of insurance, he bought a fifteen-hundred-dollar endowment, which cost \$104 a year and would be paid up in fifteen years. Really, his family was entitled to as much protection as he could have purchased for that money, considering the circumstances and his age. A twenty-payment policy for three thousand dollars could have been bought for the same money, or four thousand dollars whole life, non-participating. However, he stuck for fifteen years to this plan of earning four dollars extra money each week, and split the proceeds evenly



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between insurance policy and savings-bank. Recently he received \$1875 cash from the insurance company, and had \$1560 in the bank, plus interest amounting to \$936, or \$2496. When his insurance money had been deposited he had \$4371 cash to show for fifteen years' extra work at odd jobs. This will yield, at four per cent, almost three dollars and a half a week, or pretty nearly the amount earned weekly to build up that snug capital.

The Bookkeeper's Loan Scheme

THE bookkeeper in a large printing-office was pestered with so many requests for advances in wages during the week, from needy compositors and press-feeders, that much of his time was given to keeping accounts on these irregular transactions. So he struck.

"Either these advances stop," he declared, "or the men who get them must pay me for my extra work."

"Well, if you charge for this accommodation," said his employers, "some plan must be found that will not involve the company's books nor employ its funds."

The outcome was a plan whereby each employee who needed loans during the week empowered the bookkeeper to hold back ten per cent of his wages each pay-night. This money was put into a general fund, and the bookkeeper made treasurer, and from this fund an employee could draw at any time up to the amount of his deposit. But ten per cent was deducted on loans. The man who borrowed five dollars received four dollars and a half in cash, fifty cents being credited to a dividend account, out of which the bookkeeper drew his weekly salary of five dollars. On pay-night the loan was deducted, too. At the end of the year the average balance of each depositor, through twelve months, was calculated, and from this dividend account he received his *pro rata* share.

This plan worked out so well in a year that many of the chronic borrowers were transformed into bank depositors. For the profit in savings was brought home to them in a graphic way.

Buck Hodges, the stoneman on book-work, for instance, had always needed five dollars in the middle of each week, and borrowed it of a Shylock lender who charged him seventy-five cents for the accommodation. In a year, at that rate, Buck paid thirty-nine dollars interest, and Christmas found him just where he started—in desperate need of five dollars.

When the bookkeeper started his fund, though, Buck joined it and drew his envelope a dollar and eighty cents short every Monday night, his wages being eighteen dollars. About Thursday he borrowed five dollars from the fund, receiving four dollars and a half. At the end of a year, on forty accounts, the plan worked out thus:

Total deposits during year	\$ 4,314
Total loans during year	14,372
Interest deducted on loans	1,437
Bookkeeper's salary	260
Balance to be divided <i>pro rata</i>	1,177

Buck Hodges found at Christmas that year that instead of having nothing, and owing the Shylock five dollars and seventy-five cents on Monday, he had a balance in the main fund of more than ninety dollars. His proportion of the bookkeeper's salary through the year had been about fifteen cents a week. He had paid in interest on loans twenty-six dollars. Deducting his share of the cost of running the fund, there was a dividend of eighteen dollars and twenty cents to be credited to his account, which, added to his balance, gave him a total wealth of one hundred and eight dollars.

"Well, by the Lord Harry!" said the stoneman, "that's six weeks' wages. Well, I'll be darned! From this day forth I'm going to do my own banking."

And he did. But as soon as he manifested a desire to deposit money in the fund and borrow nothing the bookkeeper made him open a savings-bank account outside. For this fund, unlike others conducted along the same line, carries no investors who do not borrow. Where that is permitted the thrifty non-borrowers get dividends on borrowers' loans. This particular fund is now being used as a practical object-lesson in thrift, to impress the unthrifty.

The bookkeeper gave it that turn, and aims to make the fund earn the largest possible dividends for chaps who have never saved anything.



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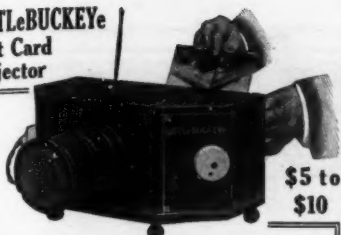
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THE TWISTED
FOOT

(Continued from Page 13)

cover, flaming beneath his nose. Above the sudden flare he met the scrutiny of those large, brown eyes, so lustrous and yet so penetrating.

"You get these from Manila," he said, with meaning.

The stranger, invisible after the single flash, laughed pleasantly.

"Oh, yes," he answered, like a child eager to talk. "Oh, yes, I get them there."

"I have seen you in Manila," said David.

Again the man laughed.

"Oh, yes," said he, "I have seen you there."

"Also in Hong-Kong?"

This question, equally droll, evoked another fit of musical and artless merriment.

"Yes, yes, in Hong-Kong, too." Another match flared, glowed golden through the frail sides of the box, and lighted for an instant the man's heavy lips and strong, white teeth.

"In Hong-Kong I saw you many times, playing at the crickets with your friends. Ah, by Jove," he cried, with a comical gusto, "what noble game are the crickets!"

Leaning both elbows on the rail, he blew overboard a great cloud from his cigarette, and sighed. "That is a manly devotion. Your great English poet says:

"Give me a willow bat, and I,
With cork and hide and twine,
From century to century
Will gambol round my shrine!"

The speaker smacked the rail with his open palm. "Ah, by Jove, I envy you! A noble game, the crickets!"

David laughed.

"I prefer football," he replied. "Besides, I'm an American."

His companion sighed once more in genuine disappointment.

"I thought," he answered sadly, "I thought you are English, when I first saw you in —" He broke off with some confusion. "I mean, you played the crickets so lifelike. That is too bad!"

David had listened closely. Now, without warning, he struck a match in his turn and held it up.

"Where did you first see me?" he pro-pounded severely, studying the face that leaped out so prominently in this little torch-light—a bold, broad, swarthy face, at once bold and suave.

It altered somewhat, gathering sudden lines of craft or perplexity. The match went out, leaving David no wiser except for a premonition that the fellow was about to lie. In the darkness sounded a low, guileless laugh, of almost childish pleasure.

"I cannot think," came the answer.

"Ah, how extraordinary! I cannot think where it was. But football is noble game, too. For me, no, it is too wild; for I am timid man, and very bookish."

The cigarette glowed once or twice, lighting dimly his coarse and cynical lips, which now had a pensive droop. "Do you know"—the soft voice grew deeply confidential—"do you know, my one regret is, I was not an Englishman. Ah, by Jove!"

He continued leaning on the rail, to smoke and chat and laugh, in the disjointed fashion of a man easily diverted, who has nothing to conceal. Long after bedtime, when they parted, David had learned many gratuitous facts: the man's name was Rosario, he was a sugar-planter, he was bound for Surabaya to see brokers, and thence go inland. His plans were inoffensive, his remarks of a childlike simplicity, with now and then some unexpected turn of childlike cunning.

And yet by daylight David was far from satisfied, for this man, who at dinner had watched him with a furtive smile, between anxiety and bravado, now at breakfast nodded and grinned at him like an old friend. Plainly Mr. Rosario had in his own mind settled some point, arrived at some secret conclusion, and was henceforth at ease. Moreover, thought David, he was not of the sugar-planting type, was neither timid nor bookish, and knew perfectly, all the time, where they two had met before.

The voyage slipped by without incident.

One hot, clear morning, from the skyline on the starboard hand, rose the steep Cofins of Tuban, and afterward, continuing the wall to port, the cracked and fissured plateaux of Madura. Gradually this wall split asunder into the sultry, yellow gulf

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that swelters between Madura and the east of Java. The ship plowed through the turbid, lifeless water, past the lightship at the Westgat, and on between the green hills of the Strait. Far out from the roads of Surabaya came racing the clustered hulls of the *tambangans*, which, swerving alongside, manned by fierce, brown boatmen, hooked themselves to the steamer at full speed, like a swarm of pirates.

The ship had passed the red roofs of little Grisseh, and was gliding toward the masts and high, dusty, green *chimara* tops of the city, when below, from among the swirling cluster of tethered boats, a new uproar broke out. Boatmen and ship's officers were squalling at each other as in a moment of collision.

David, turning idly toward the rail, dodged just in time to avoid being knocked down by the timid and bookish Rosario, who was running aft at top speed, scowling over the side, and brandishing his fists as he ran.

Below, on the muddy water, a *tambangan* had cut her painter, and was careering astern.

"Mr. Bailey!" roared an apoplectic captain from the bridge. "If you can't watch your crimson coolies better than that . . . the Health Officer will give us what for!"

The *tambangan* was now so far behind, and the glare lay so dazzling in the wake, that David could not be sure; but it seemed, for a glimpse, as though the figure of the escaping steerage passenger, who squatted in the stern-sheets, bore on brown shoulders a great shock of matted, yellow hair.

David could do nothing but strain his eyes. If he had seen aright that head was like the head of the tattooed savage in the *banca*. The resemblance brought with it some sharp perplexity even more elusive—some vague and obstinate question, as though the sight had almost recalled a memory vastly more important. The *tambangan* drew steadily away toward the low, bilious-green shore of the Grisseh marshes.

The Dutch doctor, a fat, red-bearded little busybody, left him no time for speculation; and as soon as he had landed and was driving in a dirty *kosong* past the line of gaudy Madura proas—which, with their carved and blazoned sterns, perennially brighten the heat and mud of the Kali Mas—he had a far more absorbing puzzle to consider.

The slip of paper in his hand contained, in Pryce's neat handwriting, his two blind alternatives:

Miss Mary Dekker:
Miss Mary Naves:
Were t'other dear charmer away!

"That may be the Welsh sense of humor," thought David sourly. "But it's no joke."

A furious clatter of hoofs, close behind, the pistol-shot snapping of a whip, and guttural cries of "Hrri, hrri!" made him turn his head, in time to see a pair of galloping ponies dash round the corner of the Grisseh road. On the seat of a *kosong*, tilted almost to capsize, sat his friend Rosario. The clatter and rumble died away among the marshes.

Before nightfall David had eviscerated the register of every known hotel, from Wijnveldt and Simpang to Embong-Malang; but on no page could he find either Mary Dekker or Mary Naves. Long after dark he was still driving aimlessly through unknown streets, without dinner and without hope.

At last it became necessary to eat, in spite of disappointment.

"Makan," he called to the driver.

"Makan, chupput!"

"Bai, Tuan," answered the grinning Malay, and, wrenching back his ponies' heads, stopped under a guttering lantern which projected from a wall. The faint light, shifting on a surface of mouldy plaster, revealed, in garish red and blue, the letters—"Roemah Makan."

The face of this anonymous hotel was so forbidding, the vaulted way which led within so damp and malodorous, that David began to suspect the driver's judgment. In a dingy little office, a fat Eurasian, young and supercilious, sat beside a lamp and mopped his unctuous face.

"Dinner is over," he announced languidly, eying David with extreme weariness.

Rather glad of this news, David was turning away, when his glance fell on a

(Continued on Page 22)

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The top market price for the best Egyptian and Sea Island cotton yarn now averages 63c per lb. instead of 73c, as heretofore. So we can now give you 6 pairs of the best sox for \$1.50 instead of \$2 as formerly. And we can still guarantee them six months, for the quality is exactly the same as before.

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Please learn the convenience and comfort of wearing Holeproof Sox. See what it means to have *whole* sox always ready to wear.

Get the Original Guaranteed Sox

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Holeproof Sox—6 pairs, \$1.50. Medium and light weight. Black, light and dark tan, navy blue, pearl gray, and black with white feet. Sizes, 9½ to 12. Six pairs of a size and weight in a box. All one color or assorted, as desired.

Holeproof Lustré Sox—6 pairs, \$3. Finished like silk. Extra light weight. Black, navy blue, light and dark tan, and pearl gray. Sizes, 9½ to 12.

Holeproof Stockings—6 pairs, \$2. Medium weight. Black, tan, and black with white feet. Sizes, 8 to 11.

Holeproof Lustré Stockings—6 pairs, \$3. Finished like silk. Extra light weight. Tan and black. Sizes, 8 to 11.

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BEWARE OF IMITATIONS

Our attention has been called to the sale of imitations of the Thermos Bottle. The Thermos trade mark and patent stamp are to be found on all Thermos Bottles, which is the original and only patented vacuum bottle.

NOTICE—On Friday, the 11th ultimo, a motion was made by Mr. Justice Eve in an action brought by Thermos Limited (the owners of the Thermos Patents for Great Britain) against the British Caloris Company for infringement of the Plaintiff's Patent rights. Mr. Walter K. C. and Mr. Fletcher Moulton appeared for the Plaintiff Company, and the Defendants were represented by Mr. Moritz. His Lordship granted the Injunction on the usual terms.

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small packet beside the lamp, and the sprawling superscription leaped out to startle him:

"Miss Mary Naves, Kamer 7."

He caught up the packet with a pounce which woke the nodding half-breed.

"Is this young lady in?"

The mild Eurasian eyes slowly brightened to the situation.

"Oh, yes," was the answer. "Will you take her that? I forgot. It came from the shop this noon."

Exulting in his luck, David passed quickly through into the stifling little courtyard, where in a hollow square of dark verandas a tiny jungle of trees crowded and pressed in a still darker night. From the door of room seven, however, streamed a faint light, into which jutted one corner of a table, the back of a chair, and in that chair the head and shoulders of a woman.

David stepped forward briskly, his feet echoing on the cool, wet stones of the veranda floor. His pulse, it seemed to him, made more noise in the sweltering courtyard.

"I've found her," he told himself; and already a wild plan had crossed his mind to rescue her from these unsavory surroundings. He raised his helmet toward her, seeing only a gleam of yellow hair.

Even as he put his question there stole to his dismayed senses a powerful aroma of brandy.

"Sure, that's my name," replied a ready and all too affable voice. The yellow head rose farther into the light, taking on a sudden frowzy and meretricious splendor, in the same instant that a strong, young arm, draped in a kimono of vivid scarlet, lazily set down a tumbler on a tray. "I'm the Miss Naves, with the movin'-picture show. What you got for me? Say, a little electricity wouldn't do this hotel no harm. What?"

For a moment David stood like an ox. By some vacuity he had thought that either Mary, the right or the wrong, must be the top of admiration, since they were the twins of circumstance.

"I—I intended—" He forgot, and then, remembering, laid the packet beside her brandy glass. "This came from the stores, you know."

The vigorous young arm in the scarlet sleeve reached out impatiently.

"The stores! Why didn't you say so?" Her voice rose, domineering. "I thought you was some gentleman to see me. Took your time bringing it!"

David went softly back along the veranda, a wiser man, grinning in the dark. Within ten paces, however, he had wheeled and was running back; for a shrill cry, of preternatural volume, rang in the stuffy courtyard with the overtones of such terror as might pierce an Amazon.

It was strange to find so robust a young woman, with limbs so long, hair so abnormally bright, and drapery so red, lying white and senseless on the matting in her room; significant to discover that the poor parcel from the stores was missing; but, beyond all expectation, to see stamped on the margin of cement, dark with moisture from the newly-washed veranda, the print of a twisted foot, on which the great toe flared at right angles.

VI

MISS NAVES had pitched her one outcry so effectively that no second was needed. Footsteps, both shod and bare, came swiftly down the veranda, and into the room bounded three Javanese boys, the oily Eurasian, and the *kosong* driver tugging a naked kris out of his sash. The Eurasian, fixing David with a terrified stare, hastily took a position behind the natives, and began to mumble something about an arrest.

"Here!" David snapped his fingers in the man's face, as though tweaking his nose off. "Catch hold, and help me with her, you Bobo! And you men," he cried in the vernacular, "go hunt for anybody hiding among the trees!"

So, with all the appearances against him, the white man took charge of that curious scene. The long young woman in the scarlet robe was no easy armful, and the sputtering Eurasian was only in the way; but at last David contrived to replace her in the veranda chair.

"I think, I think," stammered the clerk, "we shall give her some brandy. No, I think she has had that."

The drooping head, all too bright and fair, weakly raised for a moment, and as weakly sank.

How To Avoid Tire Troubles



Today automobile troubles are largely tire troubles. Eighty per cent of up-keep expense is tire expense. When you are tied up on a lonesome road 20 miles from nowhere—nine cases out of ten it's TIRES.

—And nine cases out of ten the blow-outs which waste money and kill pleasure were caused by *overloading*.

—Tops, Glass Fronts, Gas Tanks, Searchlights, Extra Seats (an invitation for more passengers), storage batteries, extra casings and pounds of luggage are added to large and small cars alike.

—Before you know it your tires are carrying from 200 to 300 lbs. more than they were ever built to carry. The result is certain, quick destruction—heavy expense—trips of trouble instead of pleasure—and a world of humiliations for the man who owns the car. Rubber, strong as it is, has its limitations.

Goodyear Automobile Tires overcome these conditions because EVERY SIZE IS OVER-SIZE. They are full 15% larger than any other automobile tire in the market sold for the same size. A Goodyear 4-inch tire measures almost 4 1/4 inches. If a set of tires of another maker will safely carry 2000 lbs., Goodyear Tires of the same size will with equal safety carry 2300 lbs.

But even if your tires are ample for their load—even if your car is not weighted down with accessories—think what the extra 15% means to you as a "margin of safety."

Every bit of material in the car you drive has a "margin of safety" of 5 to 7—it must be capable of bearing a strain 5 to 7 times greater than it will ever be subjected to. Tires alone are expected to work to the limit of their resistance. When you overload them there is no "margin of safety." It has been exceeded. You are taking chances every minute you drive.

Think carefully what this 15% *oversize* (to be secured only in Goodyear Tires) means to you.

Other Goodyear Points

—The breaker, strips of Rivet Fabric (patented) which inseparably rubber-rivet the tread to the carcass. Mud bolts or sand blisters or stripping impossible.

—It alone combines the good points of both "Moulded" and "Wrapped Tread" Tires with disadvantages of neither. 10,000 to 12,000 miles from a single Goodyear Tire is not unusual.

—The base or "feet" of the tire contain a tape of piano wire which contracts—makes the tire base smaller—with inflation. The harder you pump a tire the tighter it grips the rim.

—They are made from two "compounds" of rubber—soft, tender, resilient Para for the walls, and tough, leathery, wear-resisting compounded rubber for the tread or wearing surface, both inseparably vulcanized together. This means maximum of easy riding quality at a minimum of wear.

—The tough, rawhide-like tread or wearing surface, in combination with the rivet-fabric breaker strips, is so difficult to puncture that the Goodyear is actually 90% puncture proof as compared with any other tire made.

—When used on the Goodyear Universal Rim, the tire cannot be forced off by any strain or force which would not break the wheel, even when deflated—yet can be removed or replaced in 60 seconds without the use of special tools.

—After the most grueling practical tests 800 out of the 1000 Taxicabs in New York, operated by several competing companies, have contracted for Goodyear Tires to be used exclusively.



The Goodyear Tire & Rubber Co.

Seneca Street, Akron, Ohio.

Branches and Agencies:

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"Ah!" said Miss Naves, and, reaching out a strong, young arm, tenderly enfolded the nearest neck, which happened to be David's. "A-a-h! What was it?"

"The lady is better," said the sapient clerk.

"Get out!" cried David savagely, and struggled to free his head from that chancery of scarlet silk.

A slow grin overspread the melancholy Eurasian features.

"I did not mean to intrude."

And the fat creature retired with the bow of a Grandison.

By her clasp, the lady was getting better and better.

"Let go, please," begged the captive.

"Please."

She opened her eyes, looked at him in growing comprehension and offense, then sat bolt upright, suddenly and precisely.

"Well, I should say!" she cried, with honest indignation. "We ain't such friends as all that!" She sank back again, feebly sighing. "Oh, crickey, I had a nawful turn!"

The three Javanese boys, and the *kosong* driver with his kris, were beating the shrubbery to no purpose. They skipped about and dodged among the heavy leaves—lithe, white-coated figures, red-sashed, with their *ikats*—pert little turbans of mottled colors—tied up behind in knots like rabbit-ears. Their hunt served only to wake a tree-lizard, who hiccupped loudly from the upper branches. At the sudden, broken sound the prostrate Amazon started in her chair.

"My nerves," she said plaintively—"My nerves are all of a jump. I sing, you know, so it's temp'rament; but then, anyhow, I had a nawful turn!"

"What was it?" David felt that his tone could never be too kind. "What frightened you?"

To his bitter disappointment, Miss Naves shook her head, and, screwing her eyes tight shut, suffered another crisis of temperament.

"O-o-h, my!" She trembled, and shrank together as far as her generous frame allowed. "O-o-h, a nawful face, that was all! And a big head in a red cloth. I don't know, but seemed like it was that. The parcel you brought, I was taking it in to open where I could look—and somebody grabbed, and—and that's all I waited to see!"

David glanced at the margin of cement in the doorway. Already it was dry: the print of the twisted foot had vanished.

"Nothing more?" he coaxed.

"More?" snapped the convalescent, opening her eyes in wrath. "No; that was enough, I tell you! Things like that, jumping into a lady's room! And snatching parcels! Ain't they found him?"

The armed coachman and the three boys in mottled turbans had come to the veranda edge.

"There is not, my lord," they reported, with salaam. Whoever had been there must have fled past the bathhouse and along the canal, behind. "There is not, my lord."

"Your parcel's gone for good, I fear," said David. "May I ask what was in it?"

The lady sniffed, and drew the scarlet folds about her with the dignity of a Roman matron.

"You ought to know," she retorted coldly. "I bought it in your shop. A comb, it was, that I paid good money for, too. I never saw but one like it, aboard ship once; and this one o' yours was only imitation."

David drove his fist into his palm with a resounding crack.

"Of course!" he cried. "Aboard ship, and I never thought! Tell me. Tell me, Miss Naves, and I'll get you the most gorgeous comb in Surabaya. Where was she going—I mean Miss Dekker?"

The young Amazon raised the excessive glory of her head, opened her mouth, and for once in her career found no word ready.

"You give me the creeps, young fellow," she declared at last. Her hard eyes, quick with calculation, made nothing out of him. "How could you tell 'twas Miss Dekker's comb I liked? And you fetching parcels? You don't know her!"

David, for an instant, wavered before this home truth.

"Yes," he ventured lamely, "I do know her—a little."

"And like her, too!" The woman's rejoinder pounced, like a hawk, on his confusion. "Oh, you men! Could tell by the way you spoke. See here." Miss Naves



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rolled out of her chair, and, shining in her scarlet kimono, rose to the height and posture of an angry prophetess. Her voice became strident. "Look here, do you know what that girl did to me? Well, out of the whole lot, aboard ship, she treated me like a human being! That's what she did. You! D'ye think she's your kind? She—she's a wonder!"

"Should you like," David put in humbly, "to do her a favor?"

"Favor? I'd give her this off my back!" And for one moment of perilous realism Miss Naves wrenched at her scarlet robe. Then, desisting, she looked again, more keenly, straight into David's eyes, and heard him out, with the fixity of one who would not miss a syllable or a gesture. "Message!" She tossed her head, and gave a short, hard laugh. "Important message, eh? Mind you, I've seen Miss Dekker, and so I know your feelings! And you'd go give her a message from another man, and him fond of her, too!"

She laughed, this time bitterly. "You're a fool. That's plain." Under the red silk she heaved her broad shoulders; then, flinging out her hands in contempt, she turned, lifted her glass of brandy, sniffed, and set it down in disgust. "Being square—there's nothing in it. But you're the sort o' fool, I s'pose, that girl would think was . . . Anyway, she's gone to Arvana, over Kediri way, and—I wish you luck!"

Hunger did not signify that evening, as David, smoking black Pinaicomb tobacco with infinite relish, leaned back on the dirty leather of the *kosong*, and watched, far overhead, the host of tropic stars.

A noise, behind the rattle of his *kosong*, gradually claimed his attention. Another rattle, and a conflicting patter of ponies' hoofs, behind, somewhere in the darkness, followed steadily in his wake, turning the same corners, at the same pace, without gaining or losing ground.

He turned to peer over the back of his carriage. The darkness was complete.

"No lamps there." Leaning forward and thrusting, he brought the point of his rattan between the driver's shoulder-blades. The Malay pulled up his ponies in their tracks.

The incoördinate clatter stopped instantly with a creak of straining harness.

"No mistake," thought David. "That settles it."

He stood up, and, leaning against the forward seat, gave his orders in a whisper.

"Bai, Tuan." The driver's mottled turban nodded, his long, gilt whip swung in the faint lamplight, and off the ponies bounded, cutting a corner perilously, to scamper down into the full radiance of the Chinese quarter. Half-way through the street, with such a jerk and a plunge as though following a polo-ball, the ready little beasts swung a neat half-circle. A quick test of horseflesh and horsemanship, it was well timed; for, in the full glare from a joss-house door—carved, gilded, and gashed with acetylene lamps—there swung into brilliant view the pursuing *kosong*, all unprepared for such doubling, and still at the gallop. As it flashed by, David caught a glimpse of the tugging driver—a Javanese, who grinned sourly, like a humorous man caught napping; of a Sikh watchman on the box, in tawny khaki, head bound with scarlet turban; and—on the seat behind—of Mr. Rosario, that lover of books and cricket, whose face was still contorted with expostulation and chagrin.

The whole disclosure, vivid and fleeting, passed to the sound of hoofbeats.

David's man pointed after with his long, golden whip.

"Desini, Tuan?"

"Tida." David shook his head. "Sim-pang." And as the ponies trotted willingly for home and stables, he sat with chin on breast, vexed and wondering.

Not till dusk of the next day, when the slow, fat, little Dutch train came puffing into a bare station on the Kediri line, did any part of the night's adventure become clear. Whoever had stamped the twisted footprint in Miss Naves' chamber had snatched the packet from her hand not only in great haste and fear, but by mistake. "It was mine they wanted," thought David, patting the small, oblong burden inside his tunic—the box, so neatly wrapped and tied by the young godlike stranger whom he had buried under the palms. The curved edge of the locket met his fingers through the cloth; and suddenly, next moment, as he climbed out into the press of sweaty coolies clamoring

for his luggage, he was struck into such a daze of comprehension among them all that he crossed the platform without sight or thought for anything but the present discovery. "It won't do!" he thought, half in dismay. "It won't do!" Even if he found her now, tonight, this night of all his life—why, the wrong packet being dangerous, could he give her the right one to keep, with its unknown contents?

"I must wait. I must see her." And the knowledge that this last was not only possible but near at hand once more sent his thoughts flying forward in eager confusion.

Blood-red pools, penciled in clusters of sharp, black, tiny strokes where young rice-blades stood bundled, now faded swiftly in the tropic night, leaped out for a moment as glowing indigo, and were gone. His groom, a turbaned silhouette perched on a bundle of bristling fodder, sang and chirruped, urging the ponies up the westward slope to where the keen edge of volcanoes scalloped the last brightness in the sky, like a range of Fujiyamas cut from sheet-iron.

Suddenly, round a sharp turn, where the road ran more level on the broad mountain shoulder, lights twinkled through the trees.

"There it is!" thought David; and sight and thought were like a shout of joy within him. "Now, then!—I'll walk."

He called to the driver, leaped out into the road, and with a curt order sent the carriage rattling on ahead; for with the settlement so near in view he found himself all flushed, giddy, devoid of plan and of words, in this whirl of close anticipation.

The road rose gently underfoot, hemmed in on one side by tops of liquid-amber trees shooting up from below an unseen precipice, and on the other by a long, white wall of mountain lilies, tall and pale in the dusk as flowers of Botticelli. Down the lane, as he advanced, pattered a slow file of dark shapes bent under burdens of strange bulk and outline—musicians of the *gamelan*, as David guessed, returning from some marriage feast in the hills. Calling now and then to each other in low voices of liquid cadence, they passed on below, leaving the road empty in the silence.

Down this, however, came presently a murmur of singing, to the tinkle of some wayside music. And then, in a small clearing where the lights shone in a distant row from a long, whitewashed veranda, David came suddenly upon a little group under a tree.

A shriveled man, squatting on the ground, plucked the strings of his canoe-shaped harp, and sang in a plaintive voice, hushed and oppressed as though by the fear of darkness and age and mystery. Beyond the harper, on a rude bench, sat an indistinct figure in white, with another standing beside.

By the heavy sweetness of *melati* blossom, these, thought David, must be native women. He waited till the murmur of song had ceased and the harper raised his hand from the strings.

Then, in their own tongue, he spoke them fair, as became a people of great courtesy. It was still many steps to the lighted veranda. Why, as he now snatched at this delay, should his heart beat heavy and rapid, as though he already stood at the end of his search, in the very presence?

The harper rose, and, with a stealthy deference, withdrew his little boat of music from the speaker's way. As he did so, the light touched for an instant a white garland about his neck; it was he, and not a native woman, who wore the *melati* flowers.

At the same time the white figure rose in the darkness under the tree.

"Yes, that is the hotel," came the answer. "And you did not disturb our music."

Off came David's helmet, but only by a blind movement of awe. The voice, clear and level, brave and friendly, was the voice that he had waited for and known in fancy. Darkness, the thick pool of night under the trees, could no longer hide her face. Not alone by feeble sight, but as if by all his senses combined and rejoicing, he knew it was the face in the silver locket.

"I have come," he said—without need to pause or stammer, for, by inspiration, he knew plain honesty to be both guide and warrant, now and always—"I have come a long way to speak with you."

(TO BE CONCLUDED)

Editor's Note—This story is in three parts, of which this is the second.

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DOES THE MIND RULE THE BODY?

(Continued from Page 4)

a furious fit of passion, and whose child was promptly seized with convulsions and died the next time it was put to the breast; the father who is prostrated by the death or disgrace of a favorite son and dies within a few weeks of a broken heart. The first thing that is revealed by even a brief study of this subject is that these instances are exceedingly rare and owe their familiarity in our minds to their striking and dramatic character and the excellent "material" which they make for the dramatist and the gossip. It is even difficult to secure clear and valid proof of the actual occurrence of that sudden blanching of the hair, which has in the minds of most of us been accepted from our earliest recollection.

More fundamental, however, and vital is the extent to which we have overlooked the precise method in which these violent emotional impressions alter bodily activities, like the secretions. Granting, for the sake of argument, that states of mind, especially of great tension, have some direct and mysterious influence as such, and through means which defy physical recognition and study, it must be remembered that they have a perfectly definite physiological sphere of influence upon vital activities. Indeed, we are already in a position to explain at least two-thirds of these so-called "mental influences" upon purely physical and physiological grounds.

First of all, we must remember that these emotions which we are pleased to term "states of mind" are also states of body. If any man were to stand up before you, for instance, either upon the stage or in private, and inform you that he was "scared within an inch of his life," without tremor in his voice, or paling of his countenance, or widening eyes, or twitching muscles, or preparations either to escape or to fight, you would simply laugh at him. You would readily conclude either that he was making fun of you and felt no such emotion, or that he was repressing it by an act of miraculous self-control. The man who is frightened and doesn't do anything or look as if he were going to do anything, the man who is angry and makes no movement or even twitching, suggesting that fact, is neither angry nor frightened.

An emotional state is, of course, a peculiarly complex affair. First there is the reception of the sensation, sight, sound, touch or smell which terrifies. This terror is a secondary reaction, and in ninety-nine cases out of a hundred is conditioned upon our memory of previous similar objects and their dangerousness, or our recollection of what we have been told about their deadliness. Then instantly, irrepressibly, comes the lightning-like flash of horror to our heart, to our muscles, to our lungs, to get ready to meet this emergency. Then, and not till then, do we really feel the emotion. In fact, our most pragmatic philosopher, William James, has gone so far as to declare that emotions are the after-echoes of muscular contractions. By the time an emotion has fairly got us in its grip so that we are really conscious of it, the blood-supply of half the organs in our body has been powerfully altered, and often completely reversed.

An Experiment Worth Trying

To what extent muscular contractions condition emotions, as Professor James has suggested, may be easily tested by a quaint and simple little experiment upon a group of the smallest voluntary muscles in the body, those that move the eyeball. Choose some time when you are sitting quietly in your room, free from all disturbing thoughts and influences. Then stand up and, assuming an easy position, cast the eyes upward and hold them in that position for thirty seconds. Instantly and involuntarily you will be conscious of a tendency toward reverential, devotional, contemplative ideas and thoughts. Then turn the eyes sideways, glancing directly to the right or to the left, through half-closed lids. Within thirty seconds images of suspicion, of uneasiness or of dislike will rise unbidden in the mind. Turn the eyes to one side and slightly downward, and suggestions of jealousy or coquetry will be apt to spring unbidden. Direct your gaze downward toward the floor, and you are likely to go off into a fit of reverie or of abstraction.

In fact, as Darwin long ago remarked, quoting in part from Bain:

"Most of our emotions" (he should have said all) "are so closely connected with their expression that they hardly exist if the body remains passive. As Louis XVI, facing a mob, exclaimed: 'Afraid? Feel my pulse!' so a man may intensely hate another, but until his bodily frame is affected he can hardly be said to be enraged."

And a little later, from Maudsley:

"The specific muscular action is not merely an exponent of passion, but truly an essential part of it. If we try while the features are fixed in the expression of one passion to call up in the mind a different one, we shall find it impossible to do so."

It will also be recollected what an important part in the production of hypnosis and the trance state fixed and strained positions of these same ocular muscles have always been made to play. Many hypnotists can bring their subjects under their influence solely by having them gaze fixedly at some bright object like a mirror, or into a crystal sphere for a few minutes or even seconds.

How Mental States Affect the Body

A graphic illustration of the importance of muscular action in emotional states is the art of the actor. Not only would it be impossible for an actor to make an audience believe in the genuineness of his supposed emotion if he stood glassy-eyed and wooden-limbed declaiming his lines in a monotone, without gestures or play of expression of any sort, but it would also be impossible for him to feel even the counterfeit sensation which he is supposed to represent. So definite and so well recognized is this connection that many actors take some little time, as they express it, to "warm up" to their part, and can be visibly seen working themselves up to the pitch of emotion desired for expression by twitching muscles, contractions of the countenance and catchings of the breath. This last performance, by the way, is not by any means confined to the stage, but may be seen in operation in clashes and disagreements in real life. An individual who knows his case to be weak, or himself to be lacking in determination, can be seen working himself up to the necessary pitch of passion or of obstinacy. There is even a lovely old fairy-tale of our schoolboy days, which is still to be found in ancient works on natural history, to the effect that the King of Beasts himself was provided with a small, horny hook or spur at the end of his tail, with which he lashed himself into a fury before springing upon his enemy!

What, then, will be the physical effect of a shock or fright or furious outburst of anger upon the vital secretions? Obviously, that any processes which require a full or unusually large share of blood-supply for their carrying out will be instantly stopped by the diversion of this from their secreting cells, in the wall of the stomach, in the liver, or in the capillaries of the brain, to the great muscular masses of the body, or by some strange, atavistic reflex into the so-called "abdominal pool," the portal circulation. The familiar results are just what might have been expected. The brain is so suddenly emptied of blood that connected thought becomes impossible, and in extreme cases we stand as one paralyzed, until the terror that we would flee from crashes down upon us or we lose consciousness and swoon away. If the process of digestion happens to be going on it is instantly stopped, leaving the food to ferment and putrefy and poison the body tissues which it would otherwise have nourished. The cells of the liver may be so completely deprived of blood as to stop forming bile out of broken-down blood pigment, and the latter will gorge every vessel of the body and escape into the tissues, producing jaundice.

Every one knows how the hearing of bad news or the cropping up of disagreeable subjects in conversation at dinner-time will tend to promote indigestion instead of digestion. The mechanism is precisely similar. The disagreeable news, if it concern a financial or executive difficulty, will cause a rush of blood to the brain for the purpose of deciding what is to be done. But this diminishes the proper supply of blood to the stomach and to the digestive glands, just as really as the paralysis of violent fright or an explosion of furious anger. If the unpleasant subject is yet a little

more irritating and personal, it will lead to a corresponding set of muscular actions, as evidenced in heightened color, loud tones, more or less violent gesticulation, with marked interruption of both mastication and the secretion of saliva and all other digestive juices. In short, fully two-thirds of the influences of emotional mental states upon the body are produced by their calling away from the normal, vital processes the blood which is needed for their muscular and circulatory accompaniments. No matter how bad the news or how serious the danger, if they fail to worry us or to frighten us—in other words, to set up this complicated train of muscular and blood-supply changes—then they have little or no effect upon our digestions or the metabolism of our liver or kidneys.

The classic "preying upon the damask cheek" of grief, and the carking effect of the Black Care that rides behind the horseman, have a perfectly similar physical mechanism. While the primary disturbance of the banking balances of the body is less, this is continued over weeks and months, and in addition introduces another factor hardly less potent, by interfering with all the healthful, normal, regular habits of the body—appetite, mealtimes, sleep, recreation. These wastings and pinings and fadings away are produced by mental influence in the sense that they cannot be cured by medicines or relieved at once by the best of hygienic advice; but it is idle to deny that they have also a broad and substantial physical basis in the extent to which states of emotional agony, despair or worry interfere with appetite, sleep, and proper exercise and recreation in the open air. Just as soon as they cease to interfere with this normal regularity of bodily functions the sufferer begins to recover his health.

It must be remembered that loss of appetite is not a cause of trouble in itself, but a symptom of the stomach's inability to digest food; in this instance, because it finds that it can no longer draw upon the natural resources of the body in sufficient abundance to carry out its operations. The state is exactly like a tightness of the money market, when, on account of unnatural retention or hoarding in some parts of the financial field, the accumulation of sufficient amounts of floating capital at the banks for moving the crop or paying import duties cannot be carried out as usual. The vital system is, in fact, in a state of panic, so that the stomach cannot get the temporary credit or capital which it requires.

Panics of the Body

A similar condition of temporary panic, call it mental or bodily, as you will, occurs in disease and is not confined to the so-called imaginary diseases, or even the diseases of the nervous system, but is apt to be present in a large number of acute affections, especially those attended by pain. Sudden invasion of the system by the germs of infectious diseases, with their explosions of toxin-shells all through the redoubts of the body, often induces a disturbance of the bodily balance akin to panic. This is usually accompanied and aggravated by an emotional dread and terror of corresponding intensity. The relief of the latter, by the confident assurance of an expert and trusted physician that the chances are ten to one that the disease will run its course in a few days and the patient completely recover—especially if coupled with the administration of some drug which relieves pain or diminishes congestion in the affected organs—will often do much toward restoring balance and putting the patient in a condition where the natural recuperative powers of the system can begin their work. The historic popularity of opium and of late of the coal-tar products (phenacetin and acetanilide), in the beginning of an acute illness, is largely based on the power which they possess of dulling pain, relieving disturbances of the blood-balance, and soothing bodily and mental excitement. Fever panic or pain panic, like a banking panic, though it has a genuine and substantial basis, can be dealt with and relieved much more readily after checking excessive degrees of distrust and excitement. An opiate will relieve this physical pain panic, just as a strong mental impression will relieve the fright paralysis and emotional panic which often accompany it, and thus give a clearer field and a

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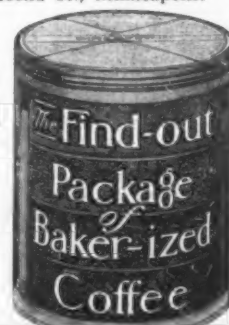
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But neither of them will cure. The utmost that they can do is to give a breathing spell, a lull in the storm, which the rallying powers of the body, if present, can take advantage of. If the latter, however, be not adequate to the situation, the disease will progress to serious or even fatal termination, just as certainly as if no such influence had been exerted, and often at an accelerated rate. In fact, our dependence upon opiates and mental influence have been both a characteristic and a cause of the Dark Ages of medicine. The more we depended upon these, the more content we were to remain in ignorance of the real causes of disease, whether bodily or mental.

The second physical effect produced by mental influence is probably the most important of all, and that is the extent to which it induces the patient to follow good advice. Valuable and helpful as courage and confidence in the sick-room are, they are but a broken reed which will pierce the hand of him who leans upon it too heavily, be he patient or physician.

Broadly speaking, mental states in the sick-room are a pretty fair rough index—I don't mind saying product—of bodily states. Hopefulness and confidence are usually favorable signs, for the reason that they are most likely to be displayed by individuals who, although they may be seriously ill, are of good physique, have high resisting power, and will make a successful fight against the disease. So, roughly speaking, courage and hopefulness are good omens on purely physical grounds.

But these are only rough indications of probabilities—not reliable signs, and as a rule we are but little affected by either the hopes or the fears of our patients in making up our estimate of their chances. The only mental symptom that weighs heavily with us is indifference. This puts us on the lookout at once. So long as our patients have a sufficiently vivid and lively fear of impending death, we feel pretty sure that they are not seriously ill; but when they assure us dreamily that they "feel first-rate," forget to ask us how they are getting along, or become drowsily indifferent to the outlook for the future, then we redouble our vigilance, for we fear that we recognize

the gradual approach of the Great Rest-bringer, the merciful drowsiness which in nine cases out of ten precedes and heralds the coming of the Long Sleep.

Lastly, the cases in which the sufferings of the patient are due chiefly to a morbid action of his or her imagination are a small percentage of the total of the ills which come before us for relief. But, even of this small percentage, only a very few are in perfect or even reasonably-good physical health. A large majority of even these neurasthenics, psychasthenics, imaginary invalids and bodily or mental neurotics have some physical disturbance, organic or functional, which is the chief cause of their troubles. And the important point is that our success in relieving these sufferers will depend upon our skill in ferreting out this physical basis, and the extent to which we can succeed in correcting or relieving it.

The most important element in the cure of disease by mental impression is time plus the *vis medicatrix naturee*. The mental impression—suggestion, scolding, securing of confidence—diverts the attention of the patient until his own recuperative power and the intelligent correction of bad physical habits remedy his defect. Pure mental impression, however vivid, which is not followed up by improvement of the environment or correction of bad physical habits, will be almost absolutely sterile. Faith without works is as dead in medicine as in religion. Mental influence is little more than an introduction committee to real treatment. Even the means used for producing mental impressions are physical—impressions made upon some one of the five senses of the individual. In short, as Barker aptly puts it: "Every psychotherapy is also a physical therapy."

Furthermore, even mental worry, distress or depression in nine cases out of ten has a physical cause. To remedy conditions of mental stress by correcting the underpay, overwork, bad ventilation, or underfeeding on account of illness or death of the wage-earner of the family, is, of course, nothing but the most admirable common-sense; but to call it the mental treatment of disease is a mere juggling with words. "Take care of the body and the mind will take care of itself," is a maxim which will prove valid in actual practice nine times out of ten.

THE MOST FAMOUS WOMAN IN NEW YORK

(Continued from Page 7)

and Buchanan's guests were still gathered in little groups about the big, round table, or in couples had drifted out into the hallways, or into the adjoining room where the band was tuning up in preparation for those who wished to dance. Miss Forrester and Holt found a lounge in a corner which at the moment seemed to be the most distant point from the greatest number of people.

"And now," he said, "tell me all you know and just what you think of The Shirtwaist Girl."

Miss Forrester smiled. "I don't really know much," she said, "but she is the girl I thought she was. I wasn't quite sure until she looked directly at me in the box. I was sorry, because it seemed to embarrass her, and for a moment she stopped singing. It was rather alarming. Why are you so keen about the girl, Philip? Are you quite sure you don't know her?"

Holt looked evenly into Miss Forrester's eyes. "Quite," he said. "Quite sure, but I am very curious. She always appealed to me—that is, across the footlights—as having a very distinct and very amusing personality."

For a few moments Miss Forrester was silent while she began pulling on a long, white glove.

"She has a remarkable personality," she said at last, "or at least she used to have. If I tell you the little I know of her you understand I am telling only you. Not that it can make any difference to the girl, but I think I should prefer it that way. It was only an incident, but it is the thing that I can remember most distinctly when I was a child."

"Of course, I promise," he said. "Please go on."

Miss Forrester settled back into the corner of the lounge and dropped her hands idly in her lap. "Oh, it's a long time ago,

Philip," she began, "when my sister and I were children and we used to spend our summers at a place near Troy. It was a lovely old farm, with a big, rambling house on it. Father lived near it when he was a boy, and I think it was about the first luxury he bought when he began to make money. He used to run down there whenever he could get a day away from business, and very often he took us down with him, and for years we always spent our summers there. This girl's father, Ike Kendall, was a terrible old person, who had a hut just at the end of our place and, of course, we knew the whole family. I can remember Peggy Kendall, as she was called then, as well as I can my own sister. She had the same lovely face and masses of hair, and the same curious glint she has now in those long, gray eyes. Even as a child she had a queer, elfish way with her, and I can recall her perfectly, playing around her father's yard in her bare feet and just one rag of a dress. We used to call her 'the weed,' because she grew wild and, I suppose, because we all thought that in comparison we were delicate flowers; but she was really the beauty of the neighborhood."

"How long ago was that?" Holt asked.

"Oh, I should think the last time I saw her was fifteen years ago. That was when she ran away from home—it's the story I started to tell you. It shows what a curious child she was even then. Her mother was something of a laundress and worked for us children—in fact, I think that was about all they had to live on. The girl and her sister used to bring the things up to the house in a big basket and lay them out on our beds, and one day after they had gone I missed a little watch and chain that I had left on the bureau in our room. I was only a child, and, without speaking to any one about what I was going to do, I went down to the Kendalls', like a little idiot, and

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accused Peggy of stealing the watch. Very naturally she denied it at the time, but the next day she came up to see me. It doesn't seem possible that that was fifteen years ago. I can remember her swaggering across the lawn as if it were yesterday. I was sitting in a swing and she came up to me and dropped the watch into my lap. "There's your watch," she said. And then she stood there for a long time, with her eyes flashing at me. I recollect I asked her if she or her sister had taken it, and she promptly said that she had. "I'm goin' away," she said. "I'm goin' away—Ma don't want thieves in her house. And I want you to remember that it was you who drove me away from home. It's an awful thing for a fine lady like you to ruin a poor girl's reputation in the neighborhood." And, as a matter of fact, she did leave home and, so far as I know, never went back again.

"It made a terrible impression on me at the time, and I've never forgotten it. For nights I used to dream of the straight, thin, ragged figure standing over me. It really seemed as if she were hurling a sort of curse. It was a fine bit of heroism, too, because I found out afterward that it was the sister who took the watch. Peggy was the last girl in the world to steal. She was a curious, beautiful child, and I've often wondered what had become of her. When I saw her —"

The sentence was never finished, for the doors leading into the hallway were suddenly thrown open and the guests, who had been idling about the supper-room, crowded in. Miss Forrester shrugged her shoulders. "One of Roy's surprises," she said, and she and Holt rose at the same moment, to see Buchanan, with Peggy Kendall at his side, walk down the center of the room where the crowd left an opening for them. Peggy was dressed in the shirtwaist and the simple duck skirt that she wore on the stage, but her face was without make-up of any kind. She clung to Buchanan's arm, and it seemed as if she was trying to avoid the faces of the men and women who lined her path and gave her a smiling welcome. A few steps in the rear Schwartz, the musical director, followed, carrying her music.

"I think we had better get out of here," Miss Forrester whispered to Holt.

"It's too late now," he said. "I'm sorry." And they settled back on the lounge, which was but a dozen feet from where Peggy would have to stand. She smilingly dismissed Buchanan and then turned to speak to Schwartz, who was arranging her music at the piano. The rest of the guests saw nothing but the wonderful beauty of the girl, but Holt noticed how tired her eyes looked, and with how much effort she was trying to smile at Schwartz.

"She's lovely," Miss Forrester whispered.

"Lovely," he repeated, "but she looks awfully played out to me. I wonder if it isn't just a little wearing to be the most famous woman in New York?"

Miss Forrester was about to answer him, but was stopped by the sudden hush that fell on the room as Peggy turned and faced her audience. There was no stage, and the crowd sat or stood about, much as if it had been a private drawing-room, and it so happened that some of the guests were very near her. Schwartz struck the first notes of the introduction to the song, and Peggy, with her hands clasped behind her, smiled back at the smiling faces of encouragement. Her glance wandered along the row of good-looking men and the wonderfully-dressed women until her eyes met those of Philip Holt. For one brief moment they remained looking into his, and then they turned to the girl beside him. With no sign of recognition Peggy slowly turned her glance back on the confused mass of faces that filled the room. Schwartz had finished his introduction, and, with his back to Peggy, sat waiting with his hands resting on the keys. The girl raised her hand and pressed it against her forehead, and then, dropping it again, made an effort to begin her song, but the notes died in her throat. Schwartz started to play the introduction over again and looked over his shoulder. For the first time since he had known her Peggy had failed him. Through misty eyes she looked at Schwartz and then back at the blur of faces.

"I'm very sorry, very sorry, ladies and gentlemen," she pleaded, "but I don't think I can sing tonight. I don't think I can sing at all."

And then the astonished crowd saw the lithe, straight figure in white suddenly waver, and in a moment half a dozen men were at her side, but the girl motioned them back, and, still dazed, stretched out her hands in the direction of Philip Holt and Miss Forrester.

"Oh, Philip," she whispered, "won't you take me home? Please, take me home. Philip—I'm so tired—oh, so terribly tired."

Peggy lay back in the corner of the brougham, her head resting against the cushions, and her palms pressed against her throbbing temples. It was thus they drove back in silence to the old apartment on Thirty-first Street.

"Have you the key?" Holt asked. Peggy fumbled in her pocketbook. "I've always carried it with me," she said, "but I've only been back once since."

He opened the door and ran ahead, bounding up the long staircase two steps at a time. When Peggy reached the sitting-room the lights were burning and Holt was working over the fire. The girl pulled her wrap about her, for the room was damp and cold, and then sank into a chair.

"Just what did I say, Philip?" she asked. "All I know is that I disgraced you—terribly. Please tell me."

"What rot, Peggy," he said, without looking up from the little flame he was fanning with his hat. "You just fainted, that's all. You've been working too hard."

The girl put up her hand before her tired eyes, as if to shut out the memory of it. "I couldn't help it, Philip. I was tired, working at night, and all day, too, and I was so lonely, never seeing any one except that girl, and never being able to speak to my old friends. I hated the theater, and I hated the hotel and, oh, how I hated showing myself—always showing myself."

"That's all right," he said soothingly. "It's over, and over for good. Come and sit by the grand fire I've made for you and forget it."

Holt led her by the hand to a low, deep chair in front of the hearth, and then sat on the floor at her feet. For some minutes they remained thus in silence, looking at the flames, and then Peggy began, in her tired voice, to ramble on again:

"I had missed you so much, Philip, because we had had such good times here together—hadn't we? It was so unexpected seeing you there, and then I saw Helen Forrester with you. She was at the theater in a box, and the sight of her brought back all the unhappy days when I was a kid. Did she tell you about the watch?"

Holt nodded. "Yes, she told me about the watch."

"I wondered if she would. I thought of that just before everything got blurred, and I thought I was going to fall, and called to you."

"But you didn't take the watch—you know you didn't."

"I told her I did, and I knew that she would tell you. I guess that was what finished me. Oh, Philip, I've been such a foolish kid. All my life I've had crazy dreams to be independent and to lead my own life in my own way, and to be somebody, when all I really wanted was peace and quiet and to be just like every other girl in the world."

"And you don't want to be the most famous woman in New York any more?"

Peggy smiled at the flames and shook her head. "Never again," she said, "never, never again."

Holt put out his hand and laid it over both of the girl's, which lay clasped in her lap, and as he did so he touched the little gold, Arabian ring.

"Ah," he said, "the wishing ring. You haven't forgotten the reward?"

Peggy brushed away his hand, and, slipping the ring from her finger, dropped it into his open palm. "It's yours."

With much difficulty Holt managed to work the ring down on his little finger, and then stretched his hand out toward the fire.

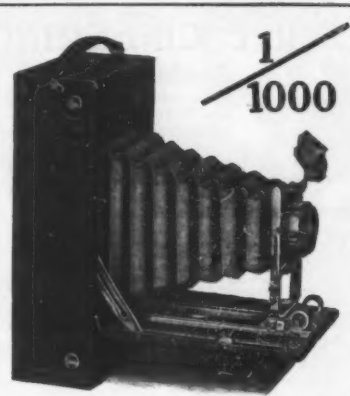
"One must own it and wear it," he said. "Own it and wear it," the girl repeated.

"Then I wish," he said, holding the ring in the yellow light of the burning logs—

"I wish —"

Peggy reached out her arm and clasped her fingers tightly about the outstretched hand and the magic ring.

"Don't wish for that," she said. "It's yours already—you must know that, Philip. Some time when we—some time, perhaps, the day will come when we will want to make a wish together."



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THE TOWN THAT WENT BROKE

(Continued from Page 11)

"I ain't tellin' you anything but what them papers tell," insisted the deputy. "And I hain't brought in the whole town. There's enough left to tend the stock—what critters ain't out there in hoss kind. And, by the way, the county will have to look out for them hosses."

The sheriff scowled through the window at the huddle of teams. Then he scowled at the people who crowded about his desk. They returned solemn and resigned gaze. He was far from understanding that situation. He slid the string on the packet of commitment papers and pawed them down one by one.

Larceny, slander, assault, obtaining money under false pretenses, selling mortgaged property, malicious mischief, were the crimes set down against a considerable number. More than half the men were charged with non-payment of poll-taxes.

"The squire could have jailed the whole of the menfolks on them poll-tax cases," confided the deputy, who was looking over the sheriff's shoulder. "But he allowed we'd better have a little variety, make a little more of a sensation and, perhaps, help out the looks of the county commissioners' books a little."

"So that's it, hey?" snapped the sheriff, resenting this confidential assurance. "A bluff game on somebody, is it? A joke, hey? Well, there must be some humor in what that old fossil with a lopped-down wing did to get committed." He indicated the man in the wheel-chair.

"Our third selectman," explained Mr. Flye placidly. He seemed amiably inclined to take the sheriff further into confidence. "The judge figured that you might dodge a poll-tax mittimus on account of a cripple being a lot of care in a jail. But you can't turn down an assault case." Mr. Flye winked. "He run over his wife's toe with his wheel-chair—malice and aforethought."

The sheriff's momentary flicker of facetiousness was gone.

"That will do, Flye," he said. "This isn't a winter resort hotel! With forty tramps—"

"That sounds sort of resorty," stated Mr. Flye.

"I say this jail is about full. Even if those were real commitments instead of fakes—"

"They ain't fakes!" barked Mr. Flye. "Them mittimus is regular. You ain't no judge to settle cases before trial. I've put them prisoners in your charge. You let 'em go, and you do it at your own risk."

"Who's running this jail?" demanded the sheriff with heat.

"You be, and you ain't runnin' it for the exclusive benefit of out-of-the-State tramps that want a warm place through cold weather." Mr. Flye was boldly bearding the county lion, but he was animated by the courage of a man who knows he is right, and has an admiring audience. "Between you and me, as officers—and entitled to be frank with each other—put the crimes to one side; but if there's any free board to be given away in this county it's about time some of the residents got the benefit."

"If it's free board you're looking for put 'em on your poorfarm." The sheriff was still angry.

"We ain't got any poorfarm," explained Mr. Flye. "Hain't raised money for poor for six years. We'd rather be criminals than paupers. If you want to know why you go ask Judge Pillsbury Nute. He's gunning this thing."

"I don't stand for the shenanigan." "There's shenanigan in most everything—and a sheriff is in a position to know it!" The head of the shrievalty turned dull red when Mr. Flye looked at him. There had been gossip about certain county business in Tacconnet.

"You've got to find room for these people, even if you board 'em round the village," insisted Mr. Flye, emboldened by that guilty flush. "The county has got to stand for it. That's the message from Judge Nute. They're in your hands, Sheriff. Now if you'll give me your signature on my papers I'll be about my own business."

The sheriff sullenly obeyed. A man reminded of his plain duty before a hundred residents of his county must obey. But he promptly discovered that the ingenuity of



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a master in graft had been exercised in the matter of charging up legal expenses. The fees and the expenses of the lower court were regular, though the total was staggering—all items being multiplied by one hundred and four, number of prisoners committed. The graft was first discernible in the charge for board of prisoners for forty-eight hours: two hundred and eight dollars.

"Who boarded 'em?" demanded the sheriff, his splay forefinger pinning the item.

"I did," said Deputy Flye. "As the officer havin' 'em under arrest I had to board 'em whilst they was waitin' to see if they could get bonds."

"That bluff will never go! Those prisoners stayed right in their own houses and looked after themselves—and you know it!"

"Constables charge board for every tramp they bring in," stated the undis-mayed officer from Liberty Gore. "I know all about the tramp business—and how you've allowed me fees. Judge Nute, he says to me, 'They'll holler about that item, Americus.' You ain't surprisin' me a mite, Sheriff. But Judge Nute, says he, 'Tell 'em—the high bucks that's been fattenin' off'n the county money—that if they're ready now for the grand holler and the general openin'-up, let 'em pinch us, and then see whether we've got nip enough to pinch back!'"

The red deepened in the sheriff's face.

"But you've charged mileage at six cents for prisoners—and they've come in their own teams!"

"They're here, ain't they? It ain't the county treasurer's business how they got here. There's a blank on them mittimus for mileage and it's filled due and regular, like the Judge and me would do it for tramps."

"But you've multiplied your own mileage by one hundred and four—and you've brought 'em in a bunch!"

"Say, look here!" whispered the deputy, bending low. "I don't have to go into no details of your business with you, Sheriff. Between us, as officers, we know that every deputy on your staff that's in politics is allowed to do that. It's done sly for, say, half a dozen in a bunch. Well, then, it can be done slyer for a hundred and four. But, just as I was leavin', Judge Nute he says, 'Well, Americus, perhaps you'll find 'em—them county-ring fellers—ready for the grand holler. If so, holler!'"

The sheriff's face was purple.

"There's a line between what an officer has a legal right to charge and a moral right to charge," he muttered.

"Mebbe, and most presumably," assented the deputy. "But the Judge, he says, 'When the grand holler comes it will be interestin' to hear the high bucks stake out the line they followed.'"

The sheriff swore. The word was like the pop of the cork out of an overcharged bottle.

"You jumping-jack," he choked; "how many more strings has your Nute, there, got hitched to you?"

"One more," acknowledged the faithful agent. "The Judge, he says, 'Let them be the ones to get mad and do the most of the talkin', after you've stated the case, Americus. You just stay pleasant, stick out your hand and keep it stuck out till they drop into it what ought to be dropped into it.'"

Deputy Sheriff Flye, patiently waiting, understood that the few gentlemen composing the county ring had their heads together in conference over the affairs of Liberty Gore. But, in the end, the county treasurer noticed that outstretched hand. Mr. Flye asked for small bills. He bought a package of envelopes at the village store and spent the evening, locked into his room at the tavern, making computations and dividing his money like a paymaster. He visited the jail next day and unobtrusively distributed his envelopes. Then he got his team and rode home.

"They're packed in pretty crowded," he reported to Pillsbury Nute. "But the sheriff has made up field beds in the woman's part and has give up some rooms in the jail residence. So he's managed to stow 'em and keep families together. I divided money *per capita*, as you told me, and here's a copy of the list. I figger it will give each family what it wants in way of extrys, and I can't see why they ain't all comfortable."

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"No," stated Deputy Flye, his tone pregnant.

"I don't know just exactly what I'd holler about," confessed Mr. Nute; "but from snatches I've heard, and whiffs I've smelt, and ravelings I've got glimpse of, I figure that there are guilty consciences in politics in this State, from the Governor clear down to the hog-reeves."

"I hadn't realized you was such a mouser, Judge!" said Mr. Flye admiringly. "Facts will be red-hot when you begin to pepper 'em in, eh?"

"I hope I won't be obliged to hunt up facts. It will mean too much work. I'm simply going to be mysterious."

Now no man can be mysterious until people begin to search him with eyes and tongues. Within forty-eight hours after he had consigned his townsmen to Tacconnet jail Pillsbury Nute found plenty of eyes on him and plenty of tongues asking questions of him.

He had secured his audience. The audience came to him. He merely waited in his dingy little office over Ward's grocery store. The audience did most of the talking.

The county commissioners came first, three resentful gentlemen. Mr. Nute was informed that he must arrange for the release of the prisoners on bonds. Mr. Nute intimated that if they were ready to stir up a thing that better be kept quiet he was all ready. He had done his duty as a magistrate, he said. If there were other moves to make they could make them. The commissioners went away.

The newspapers, having printed many columns about the picturesque situation at Tacconnet jail, followed back on the hot trail that led to Pillsbury Nute's office. Mr. Nute was informed that the whole State was waiting to hear whys and wherefores. News mongers were informed that the public would know all the truth about the martyrs of Liberty Gore in good time; he was not prepared to disclose all the underlying motives just then. He stated that he had been on his knees to the public's lawmakers and had been turned away empty-handed; intimated that the State would have reason to be ashamed when all was made known.

Merely the general newspaper story of the situation in Tacconnet was a whip along the flanks of State pride. The political party that dominated the Legislature winced at what was said in print.

Representative Wickson came post-haste to Liberty behind a pair of horses. "Look here, Nute, they're blaming me at the Statehouse for letting this mess get stirred up," he reported.

"They probably know where the blame belongs. Usually when a man is sent to the Legislature he is sent there to do some representing for his district."

"But there wasn't anything the Legislature could do for you!"

"That's why I'm trying to do something on my own hook."

"But this thing has been spread everywhere, and every one is talking about it, and these hints you are dropping are raising the devil generally. Now, what is there that can be done for this town, legally?"

"I don't know," confessed Mr. Nute. "It seems to be more of a problem than I'd reckoned on. I'm no lawyer. This town can't afford to hire one of those slick chaps that know how to dodge the constitution. It seems as though we'd have to have some new law cut out specially for us."

"You come back with me to the Statehouse. They've sent for you," said the member.

"No, sir!" replied Mr. Nute with decision. "I most got pneumonia last trip. They all made fun of me. I was only there to explain where Liberty Gore is, and what's the trouble with her. I reckon every one knows now," he added grimly.

The Senator representing Tacconnet County was the next emissary, for Pillsbury Nute's latest interview had darkly hinted at railroad chicanery.

The Senator was a director in the Tacconnet and Atlantic. He had been one of the "reorganizers." His chief interest in the matter seemed to be to find out just what Pillsbury Nute proposed to say regarding the railroad situation to a public that was anxiously waiting on his words. The Senator did not tell Mr. Nute that the public was anxious. He wondered whether that grizzled, old, country justice realized how well he had been advertised into public notice, and what an audience anything

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relating to Liberty Gore's troubles was attracting in those days!

"We are willing to stand by a neighbor," stated the Senator. "But the State constitution locks the treasury."

"It seems to be a matter for a pretty big head to tackle," said Mr. Nute. "I've been thinking that the fellow who thought up the scheme that gives back the taxes to the big railroads would be the right fellow to help us out. Your road being under lease to the F. & M., you must know him pretty well."

"I understand your hints in the newspapers now," said the Senator coldly. "You mean to impugn a contract that has developed a great area in this State and has added ten millions of property to the valuation of the State. The railroad did that—the State helped the railroad."

"And dodged the constitution," added Mr. Nute calmly. "I don't blame you. But we want to dodge, too. We're in awful shape in this town—worse than any railroad ever was."

The Senator seemed to be more at ease. "I don't see what can be done about it," he stated. "I'm sorry to see a town in such a hole. But, if I were you, I'd get those people out of jail. It's a disgraceful situation."

"Oh, now that we're in the wallow, a little more mud doesn't bother. Do you know a man," proceeded Mr. Nute, changing the subject so suddenly that the Senator blinked, "a man that's around the Statehouse a good deal, has a mustache sort of chewed off at the ends, got some kind of a stone bug for a scarfpin, talks fast and as though he knows what he's talking about, and is some sort of a kingpin in that Telos railroad?"

"That's O. P. Condon," said the Senator, recognizing that portrait.

"Know him?"

"Of course."

"Well, he's the fellow to think up some law for this town. You tell him, will you, that we're sort of depending on him?"

"You don't think for a minute, do you, that O. P. Condon has got time to —"

"I know he's terribly drove up just now, working that other railroad rebate through," stated Mr. Nute apologetically—so apologetically that the Senator's glare did not seem to be called for. "Of course you railroad fellows need him. But if he could be spared to come down here for only a few hours I reckon he'd see through this mix-up. You tell him I heard him telling a man on the train one day what a lot could be done by hollering. Of course we can do what hollering he—wants us to." The pause was more impressive than the words that framed it. "But he'll have to do the rest. All we can do to help is to holler—there's lots of folks waiting to hear us. You see, Senator, there's something sort of pat about the way this thing frames up. It was a railroad that bit us. Lots of folks advocate the hair of the dog as a cure."

"See here, Nute, this is a hold-up, and we won't stand for it," declared the Senator angrily.

The promptitude with which he ran up the railroad flag seemed to interest Mr. Nute. But he said nothing more. He sat and looked mysterious, and let the Senator rage and depart.

The Senator's advice to O. P. Condon was to "let the old fool blat." But Mr. Condon, considering the matter from the standpoint of a cautious lawyer and a lobbyist who understood danger by instinct, did not agree. He disappeared from the lobby for the space of twenty-four hours.

"Of course it's a hold-up," he stated on his reappearance to those chosen gentlemen of the syndicate who met him in conference at the "railroad room" of the capital's hotel. "It's a queer hold-up. But it's the queer things that queer legislation at the psychological moment. We're ready for any blundering watchdog who gets up on the floor and attacks that rebate contract. The committee on railroads is all right. But you let that holler come up, right now, from that bankrupt town—busted by a railroad deal—with that prison chorus from Taconnet jail, and our bill is done for, gentlemen. I haven't studied Legislatures for twenty years for nothing. Nor I don't have to stand here and give you primer lessons about how newspapers operate when there is anything like this in the air. When the howl starts there isn't a member in the House but what will hide his pass in his hip-pocket and vote to kill the bill."

"That means that we don't sell the road, then," said one of his listeners gloomily.

"It means a million-five-hundred-thousand-dollar trade knocked in the head," stated Mr. Condon firmly. "They won't swallow The Telos Northern unless it's greased with a twenty-year tax-rebate. We have agreed to deliver. They won't listen to any excuses."

"Well, how much does the old black-mailer want for himself?" inquired one of the capitalists hotly.

"Nothing," replied Mr. Condon.

"Nothing?" This query was a chorus.

"Not for himself. But for his town he wants a lawyer who will straighten out that tangle; he wants that town debt settled. He puts it on this basis: that a railroad got their money, and our syndicate got the railroad. I took a chance and paid one installment," said Condon, a flicker of a smile on his features. His associates stared at him.

"Oh, it was simply paid in law, not cash, gentlemen. I found out that one of the selectmen is a paralytic and the other two have been signing his name to the town-meeting calls. Therefore they have not had a legal town meeting in Liberty Gore for five years, and no tax commitment and no tax sale has been legal. There's that much straightened out for them. I will state, here and now, that, by advancing cash and having the business worked shrewdly, we can make good terms with the town's creditors. They'll be glad to see the color of almost any kind of money. I may as well give in my advice now. I suggest that we quietly adjust the town debt of Liberty Gore and charge same to—well, say, legislative expenses."

It must be admitted that his associates did not take the same philosophical view of the situation that Mr. Condon adopted, but undoubtedly Mr. Condon had acuter perception of the necessity for treating with the situation. And when men are selling something that is come at so handily and cheaply as are franchises and tax rebates, when they are passed out to "our progressive citizens" by an amenable Legislature, it would be foolish to allow such a matter as a scaled-down town debt to block a million-and-a-half trade.

To Pillsbury Nute, as town agent, still mysterious as to the source of Liberty Gore's new fortunes, was given the job of getting that town debt scaled down—and Mr. Condon complimented him on his finesse. He did it on percentage, and if he made a comfortable thing out of the job there was no one in Liberty Gore that begrudged him a copper. For, on the first day of April, the town assessors figured that, with the town debt cleared away, the real estate of Liberty Gore had more than doubled in value, and a property-owner must naturally appreciate such conditions.

All the taxpayers of Liberty Gore were home from jail on April first. The grand jury found no indictments. Deputy Sheriff Flye led the triumphal parade of martyrs into town.

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A CITIZEN returning home late one night encountered another citizen to whom the notion of homegoing had come too late for his own good. Tacking across the pavement, the second "homer" came to his beam ends upon the shoulders of the first and entreated him to act as convoy. The sober citizen yielded, and together they made a somewhat hazardous passage to the second man's lodgings. At the front door, after expressing his thanks profusely, the rescued one asked for his rescuer's name. "Why," replied the rescuer after a pause, "I don't want it generally known, but I'll tell you. I'm Saint Paul."

The other, drawing himself up, regarded him with intense gravity. "Tha's so, tha's so. Didn't rec'nize y' at first. Beg pardon." Then slowly his features relaxed, and he began to chuckle.

The chuckle was prolonged and got on the first man's nerves. "What's the matter with you, anyway?" he demanded.

"Nothin', nothin'," answered the other. "I was only wonderin', jus' wonderin'."

"Wondering what?"

"Wonderin' if you'd tell me somethin'."

"What is it?"

"I was jus' wonderin' whether you'd tell me—in stric' confidenc'h, o' course—whether you ever got any answer to that blamed long letter you wrote the Ephesians?"

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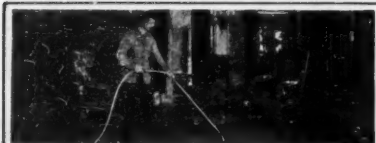
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CORNERING CORN

(Concluded from Page 9)

were still sitting smiling at the wild turmoil below. To them came a messenger. "Pardon me, ladies," he said. "I think you had better go home now."

"It's all over, then?"

"Yes. It's all over."

"And the boys have cleaned up Chicago!"

"I'm sorry," the messenger stammered, "but I'm afraid Chicago has cleaned up the boys."

Most of the picturesque and spectacular feats, which make the annals of the Chicago Board another Iliad of strong men, have been performed in the closing days of such great corners, when the broad financial backs of one coterie of fighting millionaires are strained to uphold all the flood of grain which can be poured in by all the rest of the trade, using in their desperate endeavor every possible form of transportation, from a broken-down coalcar to a twenty-thousand-ton ore-steamer, driven down the lakes under forced pressure against a six-inch dam of solid ice.

Old-timers still thrill with excitement as they tell of the wind-up of the great Harper corner in the late eighties, which resulted in the failure of the Fidelity National Bank of Cincinnati, and sent several men to the penitentiary.

The Harper corner was originally started in wheat for May delivery, but when, in April, its promoters went around to the Chicago banks to make arrangements for borrowing money on the grain to be delivered during the next month, they found themselves forestalled. Their shrewd local opponents had made arrangements to borrow, for thirty days, practically all the available funds in the city. For an instant the situation looked desperate, but Harper and his associates were resourceful. First concluding their arrangements to get the money during June, they went back to the wheat pit and sold their May wheat, at the same time buying June in even larger quantities, thus keeping the price constantly on the jump.

When the June delivery days came the Chicago speculators, who were determined to break the Harper corner, practically chartered the entire equipment of certain railroads running from the city through the State of Wisconsin to the great grain ports of Lake Superior. And, day and night, while the struggle lasted, almost continuous wheat trains filled the tracks, running on fast time, while express and passenger trains lay on the sidings and waited for a chance to cut in for a few miles. First of all, every public elevator in Chicago was filled to its roof, and the Harper party was still smiling and counting its cash. Then, by special rule, the terminal freight-houses of the railroads in Chicago were made public warehouses, and they were flooded to the shingles without draining the Harper money-bags. Finally, in a last and fatally successful effort to swamp the men back of the corner, it was declared, under an emergency ruling, that wheat in freight cars, after having been inspected and passed, might be offered as a complete delivery. When the Harper party was crushed under the resistless weight there were something like nineteen million bushels of wheat in Chicago, and in their ruin they carried down a large number of smaller firms.

One broker sold them fifty thousand bushels at the top price just one hour before their suspension was announced. When their failure was posted he threw off his coat and rushed into the pit to sell that fifty thousand bushels again to somebody who could pay for it. On the falling market the sale was made to a firm which, in its turn, failed fifteen minutes later. The broker peeled his vest, threw aside his collar and stormed the pit again. Before the Board closed he had resold that fifty thousand bushels five times after four successive failures. He came out with nothing on but his shoes, trousers and shirt, and the latter garment was torn down the front from neckband to waistline; while the result of his operations that day was a net loss to his own firm of \$32,000.

Sometimes devious methods are adopted to prevent the delivery of grain which the backers of a corner do not want and are not ready to pay for. On one occasion, when a big deal in corn was nearing its climax, the broker who was managing the campaign called his confidential clerk into his private office.

"Jack," he said, "there's just a week left for the Hoskins crowd to make deliveries in. Most of their stuff they are planning to send in over the X. Y. & Z. Railroad. Here, open this envelope and see what's inside it."

The clerk took the plain envelope which his chief handed him and examined the contents. There were ten bills of \$1000 each, covered by its flap. He looked at his chief significantly.

"Take that envelope over to the general office of the railroad and ask for Jenkins, the general superintendent. Insist on seeing him personally. Hand him this envelope and say that I sent it. Ask him to open it and to tell you if he understands."

The clerk followed directions. The general superintendent counted the bills, put them in his pocket and sent back word to the broker that he understood perfectly. During the next week there was a large number of unexplainable delays in the delivery of corn over that road. Nearly 300,000 bushels did not reach Chicago at all until after the last delivery day, and the deal was closed up at a handsome profit to its promoters.

Occasionally, also, it is discovered that grain purchased in some other market as No. 2 Red, for instance, does not grade up to that standard when it reaches Chicago.

A famous case of this kind occurred some years ago, when a firm of plungers, now out of existence, were running a corner in barley. They bought all the barley that was offered for June delivery, and buried the corpse at the same time by selling it for July delivery. The crop was short and the supply on hand small. Every bushel offered they bought, paid for in cash and stored in warehouses to wait delivery during the next month to those who had purchased the future from them. On the last day of June scores of traders, who could not get the grain to deliver, were forced to settle in cash. The plungers won a great fortune.

But with the coming of July trouble began. In some mysterious way, which has never yet been satisfactorily explained, it was found that the barley stored in the warehouses had deteriorated. When it came to be inspected on behalf of the new purchasers not a bushel of it passed the required grade. The firm which had run such a tight corner in June now found the market even more tightly cornered against itself. In the end it lost much more than it had gained during the previous month.

When desperate men are playing a game in which all their financial resources and their reputations as well are at stake fine questions of ethics are often lost sight of. After one such crash, when a firm which had been running a big corner on very small capital had failed, its senior member was haled into court and severely cross-examined by a keen and angry lawyer.

"How much capital did you put into the firm, Mr. Jones?" asked the attorney.

"Forty-eight hundred dollars."

"And how much grain did you buy?"

"Three hundred thousand wheat and a hundred and fifty corn."

The lawyer drew himself up, an expression of shocked surprise on his stern face. "Mr. Jones," he asked, slowly and impressively, "do you think it was right to buy three hundred thousand wheat and a hundred and fifty corn on forty-eight hundred dollars capital?"

"Why, sure not!" snapped the broker, with an airy gesture. "Sure not. I ought to have sold it."

Nowadays, at least, no sane man deliberately starts in actually to corner any of the big markets. Most corners are forced by the necessity which operators find of keeping up the price in order to protect earlier investments. And the moment any big deal begins to grow into the proportion of a corner there are a thousand financial Indians who sharpen their tomahawks and paint red and yellow circles on their cheeks.

"It's like this," says one gray and cynical veteran of the pits. "I never do anything till the newspapers begin to say a trader is cornering the market. Then I get all ready for a killing. And when they come out with his picture and a line under it calling him the King of the Wheat Pit, I stroll calmly over to the Board and join the other boys in turning His Royal Highness into corned beef hash."



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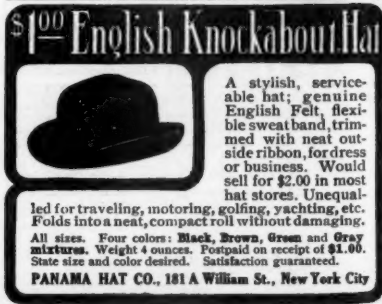
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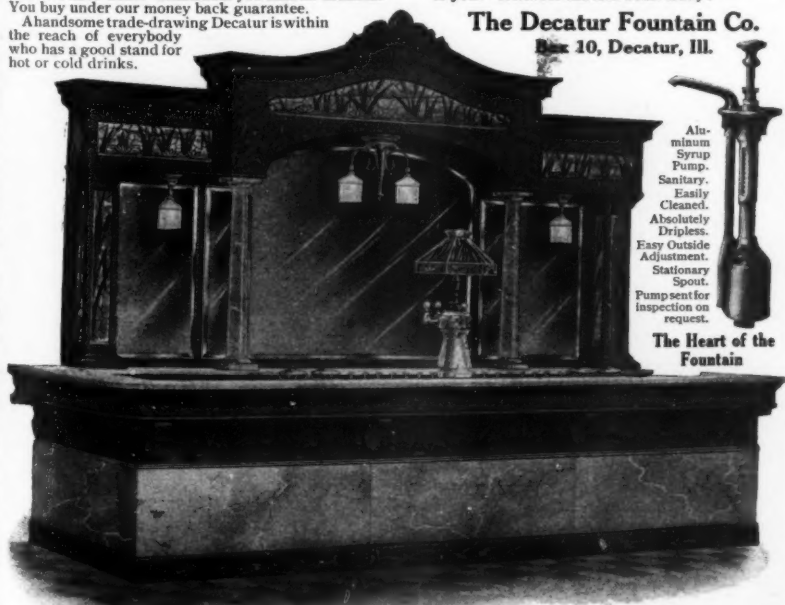
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